



# ECONOMIC EMPOWERMENT OF WOMEN MIGRANT WORKERS IN CAMBODIA

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## Acronyms and abbreviations

ADB	Asian Development Bank
ASEAN	Association of Southeast Asian Nations
CGCC	Credit Guarantee Corporation of Cambodia
DESA	(United Nations) Department of Economic and Social Affairs
ERIA	Economic Research Institute for ASEAN and East Asia
ICT	information and communications technology
IDE-JETRO	Institute of Developing Economies–Japan External Trade Organization
IFC	International Finance Corporation
ILO	International Labour Organization
IOM	International Organization for Migration
IRIS	International Recruitment Integrity System
KHR	Cambodian riel
MFI	microfinance institution
MOLVT	Ministry of Labour and Vocational Training
MOP	Ministry of Planning
MOU	memorandum of understanding
MOWA	Ministry of Women’s Affairs
MSME	micro, small- and medium-sized enterprise
NBC	National Bank of Cambodia
NGO	non-governmental organization
OECD	Organisation for Economic Co-operation and Development
PPE	personal protective equipment
SDG	Sustainable Development Goal
SME	small- and medium-sized enterprise
THB	Thai baht
TVET	technical and vocational education training
UNCDF	United Nations Capital Development Fund
UNCTAD	United Nations Conference on Trade and Development
UN ESCAP	United Nations Economic and Social Commission for Asia and the Pacific

UNESCO	United Nations Educational, Scientific and Cultural Organization
UNFPA	United Nations Population Fund
USD	United States dollar
WDC	Women's Development Centre

## Executive summary

**More than 1,000,000 Cambodians were working abroad in 2020 according to DESA, and women were estimated to constitute half of this.** Cambodia has seen an increasing trend in migration over the last two decades pushed by better job prospects abroad and closer bilateral cooperation with neighbouring countries. Migrants make immense contribution to the Cambodian economy through regular remittance sent home and by enriching the labour market with skills picked up from abroad. Women are almost equal contributors of these benefits, yet they face disproportionate challenges in their migration journey and when they return. They require support to enable them to carry out their duties and earn income to sustain their livelihoods. The outbreak of the COVID-19 pandemic has highlighted the urgent need for an effective reintegration plan to help women transition into their local environment as a starting point in economically empowering them.

**There is a need to understand the profile and demographics of Cambodian migrant women to design intervention efforts for their economic empowerment.** Cambodian women travel mostly to Thailand and Malaysia but are increasingly travelling to other countries too like Singapore and Saudi Arabia. According to DESA, Thailand received 21 per cent of Cambodian migrants in 2015, while Malaysia received 9 per cent of migrants from ASEAN (other than Indonesia and Myanmar) in the same year. Migrant women travel to seek a better life and work in households, in garment factories, agriculture and restaurants. They have a low educational attainment and earn less than men while working abroad. They also suffer physical, health and sexual abuse more than men throughout their migration journey. There are large data gaps in their profile and demographics, as there is limited research on women migration in Cambodia. Further research needs to be undertaken to obtain data not just while they are abroad but before they migrate and when they return.

**Intervention measures mostly focus on outward migration and less on the return aspect or economic development. Much of the effort is also not gender focused.** Cambodia started developing policies around labour migration in 2010 for a safe and orderly migration system. The policy calls for better labour migration governance, enhanced social protection coverage and better access to financial services for migrants. Much of the initiatives however are focused on irregular recruitment and exploitation or social adaptation of workers overseas. The interventions are also not designed to track or harness the human capital development of migrant workers while they are abroad. Training aspects of migrants to deepen their current skills or help them acquire new skills while working abroad are almost non-evident in current intervention frameworks or practices. The return aspect received less attention largely due to challenges in collecting information. The specific needs of migrant women such as their lower literacy levels compared to men were not given sufficient attention in action plans. Cambodia however immediately

rolled out intervention measures to curb the spread of COVID-19, and migrant workers received health and economic support as soon as the pandemic hit the country.

**The COVID-19 pandemic sent rippling effects to the Cambodian economy, causing it to suffer the sharpest decline in recent history.** The economy recorded a negative growth of 3.1 per cent in 2020, with poverty doubling to almost 17.6 per cent and unemployment hitting 4.8 per cent. It is estimated that the economy will lose close to 390,000 jobs as a result of the crisis. Sectors, such as garment, tourism, manufacturing and construction saw steep deceleration. These sectors traditionally provided jobs to unskilled or low-skilled migrant women before and after their migration. Disruptions in global supply chains, interruptions in logistics network, prolonged border closures and job losses will dramatically affect Cambodia's exports. The Cambodian economy also remains susceptible to other risks such as climate disasters that may restrict human mobility in future. Low-skilled migrant women will face challenges finding jobs in sectors that drove the economy prior to COVID-19 and will require new skills to enable them to maintain their livelihoods in the new normal.

**The key MSME sectors that will become prominent in a post-COVID-19 environment in Cambodia are agriculture, food and light manufacturing. Real estate is expected to re-emerge.** The pandemic led to a global shortage for food as supply chains halted and distribution from farm to households became challenging. A lot of agricultural produce went to waste due to the disruption. The floods in Cambodia in October 2020 caused similar disruption in supply chains. The pandemic and climate disasters prompted the need for greater innovation in simplifying supply chains so food can be easily distributed. Reworking agricultural land to increase yields, processing farm produce into food and supplying food to consumers in a sustainable manner can create ample job opportunities for low-skilled migrant women. Migrant women with agricultural background already trained in domestic chores can benefit from jobs, such as handling new machines in farmland, running central kitchens or working as food delivery partners. Vertical farming practices can also provide jobs or business opportunities for migrant women who do not own land or live in small spaces. The real estate sector is also poised to return. Prior to the pandemic, the sector benefited from growing foreign direct investment flows from countries such as China. Although economic closure halted construction activities, the sector started rebuilding in the third quarter of 2020 to resume projects. The pandemic has highlighted the need for basic necessities such as food and housing thus the potential re-emergence of the real estate sector. The sector provided jobs to low-skilled women prior to the pandemic and is expected to continue hiring them moving forward.

**The growth of e-commerce to power business models.** Cambodia has embraced the digital transformation agenda and has recorded great success in increasing the country's digital coverage. It is ranked ahead of Indonesia, Lao People's Democratic Republic and Myanmar in terms of mobile phone subscriptions, with almost half of

its population having access to the Internet. E-commerce will transform the way businesses produce their goods and services and consumers purchase these. The more prominent business models will be those that use digital platforms to sell to consumers instead of those using brick-and-mortar establishments to engage consumers. Online grocery stores and ride-hailing services will start populating the digital marketplace. These digital businesses will offer migrant women ample job and business opportunities and potentially see the transition of more migrant workers from the employment market to the gig economy.

**The economic empowerment of migrant women first requires an effective reintegration framework.** Cambodian migrant women spend more than 60 per cent of their lives in Cambodia collectively before and after they return. This is calculated based on estimated length of migration periods and their overall life expectancy. Yet only 10 per cent of the literature studied talked about the return migration phase or reintegration efforts. An effective reintegration framework is first necessary before migrant women can be economically empowered. The reintegration plan will secure their dignified return, provide a smooth transition into their local settings and enable them to explore economic opportunities in a sustainable manner. To date, there is not a formal reintegration framework in Cambodia. This is similar in ASEAN too, while the Asia-Pacific region is calling for more concerted effort in this area. The reintegration framework should not only focus on economic reintegration but also health and psychosocial dimensions as migrant women more than men are subjected to various vulnerabilities such as physical and mental abuse in their migration journey.

**Various factors can both act as challenges or enablers in the economic empowerment effort of Cambodian migrant women.** Policy measures have been put in place to empower the Cambodian people. One such initiative is the Rectangular Strategy for Growth, Employment, Equity and Efficiency. The strategy, which is in the fourth phase of implementation, aims to encourage economic growth, provide employment opportunities and reduce poverty in a sustainable manner by ensuring effectiveness of public delivery vehicles. Cambodia has also embraced the United Nations 2030 Agenda for Sustainable Development including SDG 5 (gender equality). Commitments to promote gender equality were rapidly reflected in national policies, such as the National Strategic Development Plan 2019–2023, Rectangular Strategy Phase IV and the Neary Rattanak Plan. Spearheaded by MOWA, the Neary Rattanak Strategy – which is currently in its fifth iteration at the time of this report – is a specific policy tool to tackle gender inequality and promote the empowerment of women. These measures however are not specifically targeted at migrant women. Many of the targets set or initiatives planned to achieve objectives set will have to be further reviewed in light of the pandemic. In recalibrating these measures, attention must be paid to the factors that can challenge the economic empowerment agenda for migrant women. Migrant women need skills and training to enable them to secure jobs or explore business opportunities. Sufficient data collected on their profile and socioeconomic situation can be used to design effective training programmes. The business environment must also be made easy and friendly to enable smooth business incorporation. Women own 65 per cent of MSME

enterprises in Cambodia, both formal and informal. However, only 1.6 per cent of women-owned businesses are registered compared to 6.6 per cent of those of men. Cambodia is only ranked 127 out of 189 by the World Bank in the “Ease of doing business” ranking. It can take up to 17 weeks to incorporate a business that is much longer than the time taken in places like Thailand and Viet Nam. Financial literacy among the Cambodians is also low at 18 per cent, making it one of the reasons they find it hard to run businesses or access capital. Access to capital by women is made more challenging due to the lack of sufficient collateral or women’s inability to comprehend loan instruments. Women, including migrant women, are also noted to display poor digital competencies and risk being left out of the digital economy. A clearer assessment of their current skills, literacy and digital connectivity status can guide effort in designing suitable intervention measures to enable them to become more literate, secure jobs or become successful entrepreneurs.

**The recommendations put forward in this report calls for an effective reintegration path and creation of an enabling environment for migrant women to be economically empowered.** An effective reintegration path is necessary for the orderly and dignified return of migrant women back to Cambodia. It must also support their intention to migrate again in situations where they were forced to return. The created framework must focus not just on economic aspects but also health and psychosocial dimensions. An economic empowerment agenda should nestle well within this reintegration framework. The framework should cover the needs of migrant women adequately, be backed by solid evidence and developed through a consultative process. Various other recommendations made to create an enabling socioeconomic environment include the strengthening of social protection coverage for migrant women, better collection of migrant women data, provision of trainings while migrants are abroad and when they return to facilitate the acquisition of necessary skills to secure jobs or manage businesses, making it easier to set up businesses, provision of financial education, reducing the digital divide and improving access to capital. Based on the data gaps identified, additional research is suggested, such as ascertaining the human capital needs of businesses in the new normal, the promise of digital financial or banking products for small business owners, the availability of grants for women entrepreneurs and the global portability of social protection schemes.

## Section 1: Introduction

Migration is a profoundly gendered process, and the conventional explanations of men's migration in many cases do not apply to women.

– Kanaiaupuni, 2000, as cited by Fleury, 2016.

Migration is a key labour activity in Cambodia enabling this country's fairly young population both men and women to seek better employment opportunities in neighbouring countries. More than 1,100,000 Cambodians were working abroad in 2020, representing around 6 per cent of its total population (ILO, 2021a). It is estimated that half of this constituted women. Like migrants in many other labour-exporting countries, Cambodia's migrant workforce was severely impacted when the COVID-19 pandemic hit countries outside China in early 2020. Many Cambodian migrants who were working in neighbouring countries, such as Malaysia, Singapore and Thailand, had to immediately return to Cambodia as international borders closed and fear of the disease escalated. Cambodia reported its first confirmed COVID-19 case on 27 January 2020 (Worldometer, n.d.). As of 28 June 2020, the country recorded 48,532 number of confirmed cases, and at least 23.7 per cent of its population has received at least one dose of the COVID-19 vaccine (Our World in Data, 2021). Although Cambodia remains one of the least affected countries in ASEAN and is progressing well in its vaccinating efforts, the country remains vulnerable to the pandemic.

When Thailand started closing its borders in March of 2020, more than 115,000 Cambodian migrant workers returned home (Tamesis, 2020). As of April 2021, 186,831 men and women have returned to Cambodia (IOM, 2021). Many were not able to find jobs. Returning prematurely also meant many may not be able to achieve their migration ambitions. Ordinarily, when migrants return to their countries of origin, they face various challenges in reintegrating in the local economy and social environment due to extended absence. Reintegration becomes even harder when migrants are displaced due to a crisis. Such was seen in many migrant-sending countries after the Global Financial Crisis and the experience of countries from ASEAN including Cambodia and Myanmar after the coup in Thailand in 2014 (Koenig, 2016). The COVID-19 crisis has posed greater challenges as the pandemic has affected the entire globe and not just specific countries or regions. The COVID-19 outbreak is more than a global public health crisis; it is an education crisis, socioeconomic crisis, information crisis and much more (UNESCO, 2020).

Migrant women are among those most affected, as many work in more vulnerable jobs, perform a disproportionate share of unpaid care work, and may face increased risks of gender-based violence during lockdowns (ibid.). Intervention efforts have become urgent not only to protect their livelihoods but also to care for their psychosocial well-being. In the long run, migrant women need to be economically

empowered such that they are able to easily reintegrate in their local economies or be employed in higher-paying sectors either in Cambodia or in their next destination if they choose to leave again.

While there are efforts made to economically empower women in Cambodia, this still remains at a nascent stage. This is because first, there is more focus on outbound migration than there is on return migration. Next, there is no comprehensive reintegration framework in Cambodia to deal with the effective return of migrant workers. Data is also very limited on migrant workers as Cambodia, like many other countries, face challenges in recording return statistics. Where data is available, it is usually not segregated by gender. Reintegration efforts have in recent years received more policy attention due to increased worker mobility pushed by globalization trends. Forced migration and crimes such as trafficking have also made the reintegration effort a top priority in migration debates. COVID-19 is accelerating the urgency of these efforts. The economic empowerment agenda of migrant women in particular is thus being studied in further detail to be incorporated into a comprehensive reintegration plan.

The formulation of economic empowerment strategies for migrant women in Cambodia requires extensive analysis of their demographics, their motivation for leaving, their situation prior to departure, their economic and social activities in host countries and their condition upon return. Many research studying the movements of migrant workers in ASEAN, including Cambodia, focus on the migrant well-being in host countries. Not many track their progress or plight upon return. Fewer distinguish these research data by gender.

This literature review will study the building blocks required to economically empower women migrant workers in Cambodia. As a starting point, it will review the overall migration patterns in Cambodia to understand the demographics of Cambodian women migrant workers. It will next evaluate the adequacy of measures and interventions put in place to facilitate migrant women to reintegrate in the local economy, including recent interventions implemented to help them deal with the COVID-19 crisis. It will then evaluate the general principles for an effective reintegration path with the inclusion of an economic empowerment agenda within the overall framework. The report will then assess the impact of the pandemic on the Cambodian economy and identify key sectors that can provide employment or business opportunities for migrant women. Subsequently, the report will assess the challenges that migrant women will face within the economic empowerment context and enablers that can help address these challenges. The report will then make recommendations and areas for further research.



## 1.1. Methodology

This literature review was conducted primarily on a desk research basis and covered a wide range of current and recent literature comprising publicly available documents and publications from scholars, rapid analysis and position papers commissioned by development agencies, surveys conducted on migrant workers, policy instruments, news articles and webinars on the subject matter. As the information on returning migrant women in Cambodia is limited, the literature reviewed was supplemented by information provided by IOM Cambodia.

Based on an evaluation of the materials reviewed, the report identified various gaps in the data and how this information can be obtained through additional research. The key trends or themes identified are based on materials reviewed and evidence found in the literature.

## 1.2. Scope and limitations

To remain concise and focused, the broad parameters defining the scope of this literature review are as follows:

- (a) Type of migration – This report looks at international migration and excludes research on internal migration. International migration, as extracted from the *IOM Glossary* (IOM, 2019a), is defined as the movement of persons away from their place of usual residence and across an international border to a country of which they are not nationals. However, the recommendations made may also apply to and benefit Cambodian rural migrant women migrating to urban areas.
- (b) Skill set focus – The report will focus on migrant women with low skills, as this group of workers deserve more intervention than those who are skilled.
- (c) Geography – This literature review will focus on countries that are commonly chosen by low-skilled Cambodian migrant women when migrating abroad, such as Thailand and Malaysia. While not preferred choice of destinations, the report also looks at other countries in ASEAN that hosts Cambodian migrant women, such as Brunei Darussalam and Singapore. It also considered the Republic of Korea and countries in the Middle East such as Saudi Arabia in assessing the stock of migrant women in those countries. Comparative analysis of migration and empowerment policies will look at select countries in ASEAN and the Asia-Pacific region.



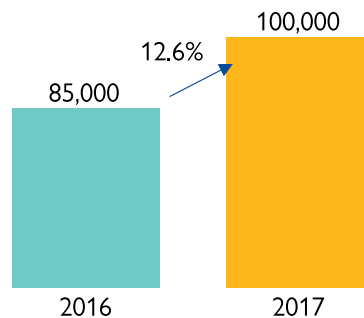
## Section 2: Overview of women migrants in Cambodia

### 2.1. Flow of migration

More than 1,100,000 Cambodians work abroad, representing around 6 per cent of its total population (ILO, 2021a). It is estimated that half of this constitutes women. Actual figures are believed to be much higher given that approximately 700,000 Cambodian migrants with irregular status registered with Thai authorities from July to October 2014 (Cambodia, MOLVT, 2014). Updated data on the number of international migrant workers is scarce. More data however is available on the number of workers migrating internally.

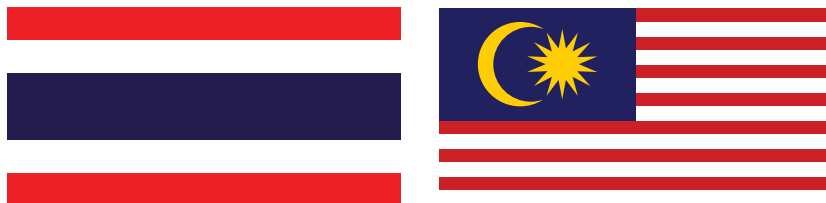
The number of migrants leaving on a year-to-year basis has seen increasing trends. Statistics maintained by MOLVT showed that in 2017, nearly 100,000 Cambodians migrated overseas, an increase of 12.6 per cent compared to around 85,000 in 2016 (Chhay, 2019). A breakdown between men and women was not available from such published data.

Figure 1. Flow of migration in Cambodia



Source: Chhay, 2019:18.

Figure 2. Migrant women's popular destinations – Thailand and Malaysia



Source: [www.countryflags.com/](http://www.countryflags.com/)

Migrants mostly travel to Thailand due to the proximity of the country. In the 1980s and 1990s, the civil wars pushed both men and women to flee to neighbouring countries such as Thailand (Chhay, 2019). After an MOU was signed between Cambodia and Thailand in 2003, the number of migrant workers to Thailand increased by 173 per cent using official channels (ibid.). Other countries migrants go to include Hong Kong Special Administrative Region, China, Japan, the Republic of Korea, Malaysia, Saudi Arabia and Singapore. The two Cambodian provinces with the largest numbers of emigrants are Battambang and Prey Veng.

Women mostly choose to travel to Thailand and Malaysia. Research reviewed on the flow of women's migration outside of Cambodia however does not provide a breakdown of statistics by destination countries. The closest data that can suggest the stock of migrant women in Thailand and Malaysia is the international stock of migrant as maintained by DESA. According to its data, Thailand received 21 per cent of Cambodian migrants in 2015, while Malaysia received 9 per cent of migrants from ASEAN countries other than Indonesia and Myanmar in the same year (UN-Women, 2017). Other countries of destination for migrant workers in the ASEAN such as Brunei Darussalam and Singapore only received between 1 per cent and 2 per cent of migrants from ASEAN (excluding Indonesia, the Philippines and Thailand). It is however unclear if these figures relate specifically to women or migrant workers in general.

There were a few waves of Cambodian workers including women migrating to Malaysia. The study by Chhay (2019) observed that the first group were Cambodian Muslims (commonly known as the Chams) who migrated between 1979 and 1993 to escape political instability. The second group consisted mostly of factory and domestic workers between 1998 and 2016. Malaysia was the first country to sign an MOU with Cambodia, paving the way for Cambodians to work legally in that country, and Cambodians started arriving in the country from 1998 under that agreement (OECD, 2017). According to MOLVT, a total of 9,154 Cambodians have been registered and left to work in Malaysia, the Republic of Korea and Saudi Arabia between 1998 and 2006 (UN ESCAP, 2007). Women make up 58 per cent of this figure. Malaysia is of particular significance, as women make up a sizeable portion (73.7%) of the total number of Cambodians sent there (ibid.).

The number of Cambodian women migrating through official channels to Malaysia increased significantly between 2008 and 2010 due to a travel ban Indonesia placed on its workers from working as domestic maids in Malaysia (ADB, 2015). Cambodia introduced a similar ban in 2011 (Government of Cambodia, 2011 as cited by ADB, 2015). In January 2018, after several bilateral talks with Malaysia on migrants' welfare and legal protection, Cambodia announced the lifting of its ban on sending domestic workers to Malaysia (David, 2020a; Low, 2020). The ban was lifted with the signing of various MOUs to protect the welfare of domestic workers. Malaysia, in the meantime, was placed on the Tier 2 Watch List of the Trafficking in Persons (TIP) report for 2018 and 2019 by the United States of America's State Department (Low, 2020). The country then came under immense international pressure to reform its foreign

labour recruitment practices. Following this, it declared a moratorium on all bilateral MOUs in order to rewrite employment terms of foreign workers in line with ILO's standards. Up until January 2020, the MOU between Malaysia and Cambodia on anti-human trafficking to protect Cambodian workers, especially domestic helpers, remained unsigned although urged by the Government of Cambodia to expedite the signing (ibid.). Cambodia remains reluctant to send its domestic workers to Malaysia until the agreement is signed, despite the fact that Cambodia's Labour Ministry had lifted the moratorium on Cambodian maids.

As a result of these migration bans and stalled progress in reaching mutually accepted recruitment procedures, the number of Cambodian migrant women travelling to Malaysia dropped after 2011. The ban may have reduced the overall number of Cambodian women in Malaysia, but it did not affect women in other sectors such as factory work. Between 1998 and 2015, Cambodia sent 52,265 workers to Malaysia, mostly women who went to work in the country as domestic workers (OECD, 2017). As of 2015, there were 8,000 registered Cambodian workers, including 3,000 domestic workers, in Malaysia (Low, 2020).

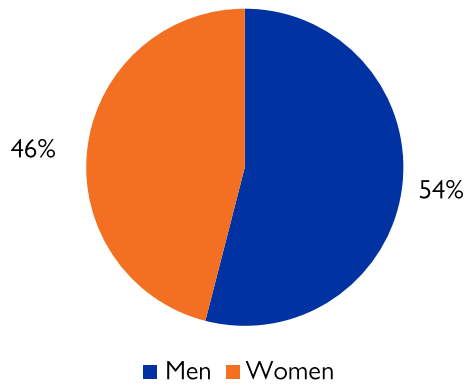
Thailand, on the other hand, received 115,420 Cambodian workers between 2006 and 2015, both men and women (OECD, 2017). Although the number of Cambodian migrants travelling to Thailand and Malaysia after 2015 cannot be verified, the statistics for Thailand between 2006 and 2017 seem to suggest that Cambodian migrants may have chosen to travel to Thailand more than Malaysia due to the imposition of the migration bans. However, Malaysia still remains a country of choice for women, as there is a huge demand for domestic helpers there.

Hatsukano (2019) argues most statistics do not reflect the reality, as data recorded does not capture the number of both men and women who leave through unofficial channels and those trafficked. Most of the time, data collected is also not segregated by sex. Though a comprehensive and updated set of data will indeed be challenging to obtain, such data can guide future estimates of Cambodian women's international mobility and the extent of reintegration effort that needs to be put in place to address their needs upon return.

## 2.2. Migration demographics

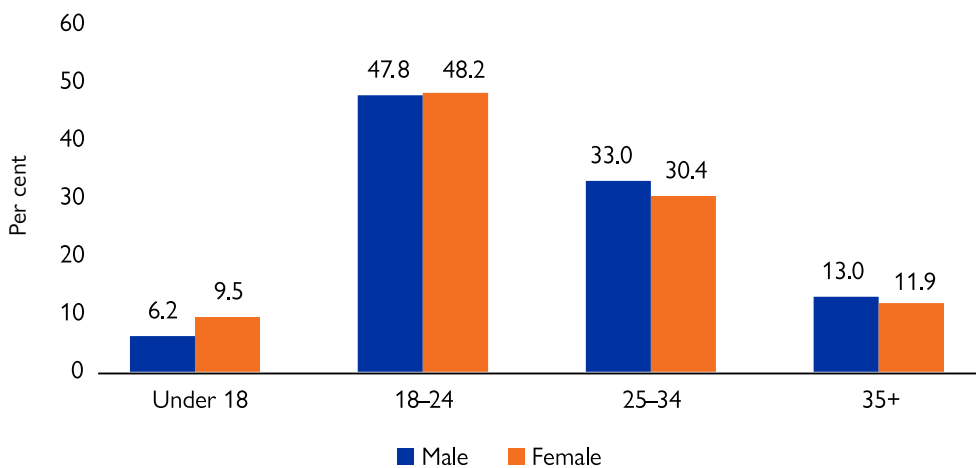
Data from the Cambodian Rural Urban Migration Project (a project launched by the National Institute of Statistics to collect migrant data) suggests that the population of the international migrant community is rather evenly distributed by gender – 54 per cent men versus 46 per cent women (Cambodia, MOP, 2012 as cited by OECD, 2017) (Figure 3).

Figure 3. Migration population breakdown, 2012



Source: Cambodia, MOP, 2012, as cited on OECD, 2017.

Figure 4. Age of migrant workers, 2012

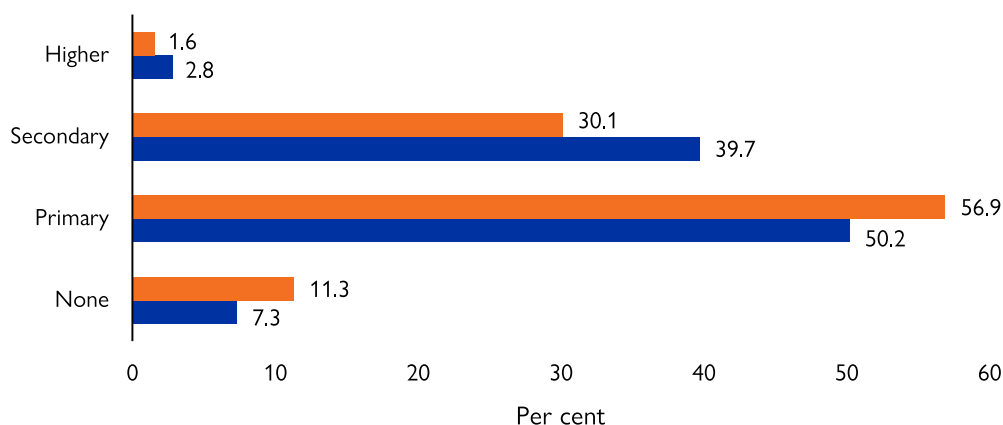


Source: Cambodia, MOP, 2012, as cited on OECD, 2017.

Most of the migrants are young and are on average around 25 years old. Within those below 18, there are more girls leaving the country than boys (Figure 4).

Majority of the migrant women are modestly educated, mostly up to the primary level. More girls than boys below the age of 18 leave Cambodia without any formal education (Figure 5). Updated data on Cambodian migrant women's demographics were not available. If seen, they were mostly confined to the migrant population in Thailand.

Figure 5. Educational background, 2012



Source: Cambodia, MOP, 2012, as cited on OECD, 2017.

### 2.3. Key reasons for migrating

#### Text box 1. Chbab Srey

Cambodian women are traditionally bound by Chbab Srey, the cultural code of conduct observed in this society. It imposes various rules that women must observe both at home and in public places. It specifies her behaviour with parents, her demeanour at home and relationship with her husband. Women in this society are subservient to men, a practice that is also commonly practised in other ASEAN countries. Chbab Srey was even included in school curriculum until recently. This code of conduct may have restricted women's economic activity and mobility in the past. As the call for women empowerment became louder, the society is transforming to promote gender equity. Change is slow, and migration is seen as a catalyst to drive the desired transformation, particularly among urban young women.

Sources: Kent, 2010; Brickell, 2011 as cited by Chhay, 2019.

Like men, women migrate for economic reasons. Significant wage differentials in overseas jobs are a driver of migration encouraging international labour mobility (OECD, 2017). Poor education and a lack of employment opportunities in remote areas of Cambodia result in a surplus of unskilled workers who are not able to earn adequate income to support their families (Burnett, 2015). The minimum and average wages in Thailand are two to three times higher than in Cambodia, Lao People's Democratic Republic and Myanmar. In 2013, the Government of Thailand raised the minimum wage to THB 300 (USD 9.6) per day across the country and the average wage rose to more than USD 300 per month.<sup>1</sup> In Cambodia, the minimum monthly wage increased from USD 60 in 2010 to USD 128 in 2014, and to USD 140 in 2016 (ERIA and IDE-JETRO, 2019).

<sup>1</sup> As the exchange rate in 2013 was not available, the rate used as at 7 June 2021 is USD 1 = THB 31.2 ([www.xe.com/currencyconverter/convert/?Amount=1&From=USD&To=THB](http://www.xe.com/currencyconverter/convert/?Amount=1&From=USD&To=THB)).

Women also move for a variety of other reasons. These include encouragement of family members, landlessness, poverty and a desire to seek a better life. Family influence women more than men. At a regional seminar on Strengthening the Capacity of National Machinery for Gender Equality to Shape Migration Policies and Protect Migrant Women, in Bangkok in 2006, it was noted that more Cambodian women migrate for family reasons compared to men – 50 per cent of women compared with 30 per cent of men (UN ESCAP, 2007).

#### 2.4. Sectors worked before migrating

There is not much data on the areas that women work in prior to migrating. More data is available on the jobs they hold overseas. Information gathered from an interview of migrant workers in Battambang and Prey Veng provinces in December 2015 to evaluate economic reintegration efforts among returning Cambodian workers provide some useful information (Hatsukano, 2019). However, as the interview did not focus on women, it only can provide a general indication of women's vocation prior to migration.

Most migrants in the interview were originally farmers. Some had experience of employment or running their own businesses before migrating. More international migrants had prior job experience before migrating compared to internal migrants. Among the 51 migrant workers returning from foreign countries, 13 had worked in a garment factory and 3 had worked in manufacturing.

IOM Cambodia assessed the pre-migration job situation of both men and women migrants in a survey it conducted on returning workers from Thailand in June 2020 (IOM, 2020a). Most worked for daily wages before migrating and said they would prefer to be paid daily wages in Cambodia. The main sectors worked before leaving were construction and agriculture. The survey however did not show the data by sex. Nevertheless, it is a good attempt at forming deeper understanding of migrants' profiles, and the survey should be repeated on larger groups and also those returning from other destinations.

Information on women's prior work or skills can help to further understand their motivations to leave and the trainings they will require to perform jobs abroad. This information, together with their educational background, can also be used as a base case in evaluating their development progress once they migrate and upon their return and consequently their ability to respond to capacity-building support measures.

#### 2.5. Financial condition prior to migration

General information on the financial condition of migrant women prior to migration is generally limited. Most research focus on their economic status abroad. Very little information is available on their income levels and asset ownership before leaving. A range of studies have assessed migrants' debt situation but only to understand



their motivations for migrating. The studies assessed migrants' debt status upon their return disallowing any comparative analysis of the debt positions before and after migrating. An IOM study conducted in 2011 singled out debt as a major driver for migrating in ASEAN, with migrants using work abroad to repay problematic debts (IOM, 2019b). The study also pointed out that land ownership was more prevalent among non-migrant households than households with migrants implying that the lack of assets could be a motivation for migrating. Koenig (2016), through the research conducted on Cambodian returnees after the coup in Thailand in 2014, argued that financial debt was a key factor for migrating especially for female migrants. Elsewhere, various other research has assessed the extent of the use of microcredit facilities in funding migrants' debt. Bylander (2014), who conducted a research on the use of microcredit debt in north-western Cambodia, deduced that migration was a primary coping strategy for over-indebted microcredit borrowers and suggested that debt was a central reason for migrating.

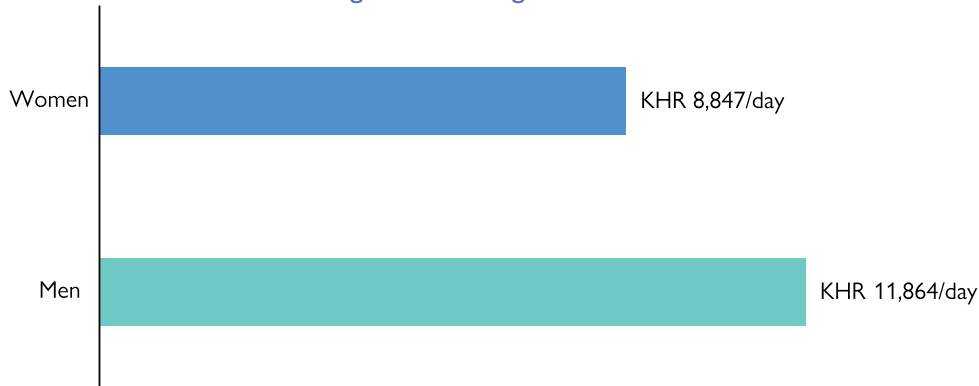
Lacking in these studies are general information on the debt, such as original loan amounts, the terms of repayment, the instalment amount, the identity of the actual borrower, who the actual loan payee is, indication of non-repayment and the source of income for paying the debt. This information, both relating to the period prior to and post migration, can be used to write a credit story of the borrowers or the debt payee. In many cases, the debt is taken out by the head of the household, but repayment is made by a migrant who may be another family member, even women members. This credit story will not just offer information on motivations for migrating but also indicate migrants' financial awareness of debt instruments and the effect of their terms on their livelihoods. Greater realization of the importance of having sufficient capabilities to repay debt or repercussions of high-interest rates can reduce the risk of migrants being trapped in debt bondage. The credit story can be used to design suitable training programmes in promoting financial literacy for migrants, as well as building their credit profile to improve their access to capital for business. The credit information will also be useful to produce a credit score for migrants that is going to be increasingly used by merchants in a digital world to sell goods and services on credit terms. The migrant community remains largely underbanked, and a debt profile will show the extent of their unmet financial needs.

Information on income from specific sectors migrants worked in Cambodia prior to migration is also scarce. This is a useful piece of the puzzle in stitching a credit profile. At best, limited inferences can be made from overall data presented in some studies that try to track the employability of migrants when they return to Cambodia.

In the research conducted by Koenig (2016), data showed that on average male migrants earned USD 2.91/day (KHR 11,864), while women earned significantly lower at USD 2.17/day (KHR 8,847) before they left for Thailand (Figure 6).<sup>2</sup>

<sup>2</sup> As the exchange rate in 2014 was not available, the rate used as at 5 June 2021 is USD 1 = KHR 4,077 (<https://xe.com/currencyconverter/convert/?Amount=1&From=USD&To=KHR>).

Figure 6. Earnings in Thailand



Source: Koenig, 2016.

Such differences may point to a lower living standard for women prior to migrating especially if the women are sole breadwinners.

Various international development agencies have urged for better effort to promote financial inclusion and financial literacy among women migrants. A study jointly commissioned by the ASEAN Secretariat, UN Women and Friedrich-Ebert-Stiftung as part of a project on Preventing the Exploitation of Women Migrant Workers in ASEAN examined the ASEAN Economic Community Blueprint 2025 from the migrant women's perspective (UN-Women, 2017). The study highlighted the absence of gender mainstreaming in the blueprint. Among the gaps identified were the lack of action plans to promote financial inclusion of women-owned MSMEs and the need to enhance financial access and literacy for all women workers. The study aimed at drawing the attention of the ASEAN policymakers towards this unaddressed need of migrant workers.

Information on the financial profile of women migrant workers before they migrate, throughout their migration journey and upon their return, will be useful in understanding not just the reasons for migrating but also their financial literacy. It can be then used for designing trainings to educate them and what financial tools would be suitable to empower them.

## 2.6. Financial literacy prior to migration

Financial literacy can affect the living conditions of women and the opportunities available to them both in Cambodia and overseas. Effective money-making decisions can help them meet daily expenses and save for a better future. While there has been effort to collect financial literacy data in Cambodia among the adult population, such studies have not focused much on the migrant community or migrant women. This information, together with existence of debt (which research seem to focus on), can help ascertain further the reasons migrant women choose to move, how they manage their finances abroad and their ability to reach set financial targets from their migration activity. Similarly, there is not much data to show women's financial

literacy levels once they return. Much of the research close to this area speak about their remittance practices when they are abroad and when they come back home. Financial literacy assessment should be included in surveys conducted in the future, as it is a useful indicator for assessing the economic condition of migrant women and how they will use their migration experience to improve their livelihoods. Financial literacy as an enabler in the context of economically empowering women will be discussed in an ensuing section of this literature review.

## 2.7. How women fund their migration

To understand how women fund their migration, it is important to understand the route they choose whether formal or informal channels and the overall costs of migrating under both these alternatives. Various bilateral agreements are in place between the governments of Cambodia and neighbouring countries to facilitate formal and efficient flow of labour movements. Thailand began accepting unskilled workers from Cambodia upon signing an MOU in 2003 (ERIA and IDE-JETRO, 2019). Refer to section 2.1 for a discussion on bilateral agreements between Cambodia and Malaysia.

Formal channels are more costly than informal routes. The regular migration fees for a formal Thai employment pass can cost up to USD 700 (ADB, 2015). This compares to a much lower fee of between USD 100 and USD 200 through informal routes. The lower costs however do not take into consideration hidden fees, such as exploitation of rights, sexual harassment and physical abuse where women are more vulnerable to this form of abuse. Still, migrants prefer the irregular routes as it is cheaper and takes less time. Available data does not indicate if the rates differ between men and women.

Key principles in administrating migration costs such as ILO Convention 181 dictate that migrants should not be made to bear travel costs (ILO, 2017). The IRIS Ethical Recruitment Standards was established by IOM as part of the Global Compact for Safe, Orderly and Regular Migration, a framework created to support countries and regions in handling migration (IOM, n.d.). One of the seven principles of ethical recruitment under the IRIS standard is the prohibition of recruitment fees to jobseekers. Recruitment fees are fees related to securing jobs, medical and insurance costs, skills and qualifications tests costs, training and orientation costs, equipment costs, travel and lodging costs and any administrative costs related to employment. All such costs are to be borne by the employers. In reality however, migrants are sometimes asked to pay, although such practices are coming under greater scrutiny especially with greater intervention and awareness created by international development agencies on their illegal nature. As most international migrants come from rural areas, they are poor and find it hard to afford the recruitment fees even through irregular routes. While data is scarce on how migrants fund their travel, they are known to sell their land or family assets such as cattle, use their savings, use their future wages or even borrow to meet the required expenses (UN ESCAP, 2007; IOM, 2019b).

More research is required in this area to ascertain how women fund their migration and the instruments used to meet such costs, as this will impact the remittances they send back and level of indebtedness upon return to Cambodia.

## 2.8. Sectors worked abroad

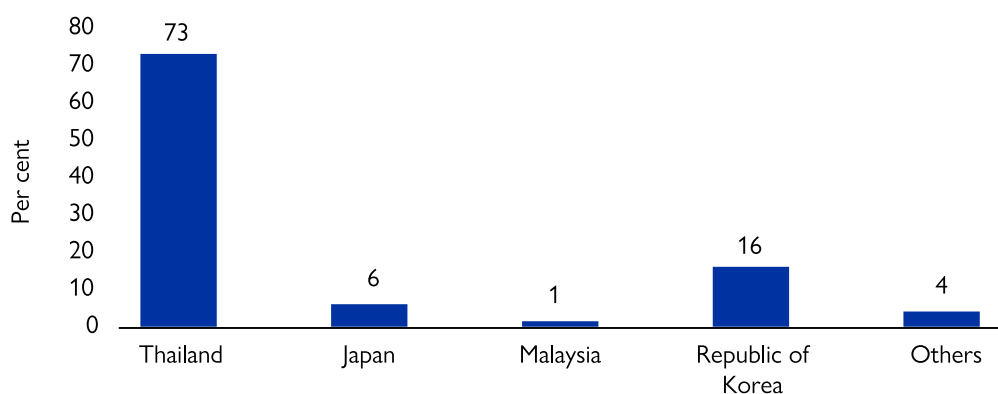
There is a host of research describing the type of work that low-skilled Cambodian migrant women do while they are abroad. The data suggests that women typically work in households, the garment sector, agriculture and aqua-related businesses, restaurants and increasingly in manufacturing (ERIA and IDE-JETRO, 2019; UN-Women, 2017; UN ESCAP, 2007; ADB, 2015). Although not openly disclosed in various sources, some women are also used as sex workers particularly those who are trafficked.

While research is abundant on the type of work they do, not much data is seen on specific skills women pick up while they are abroad. Cambodians who migrate using formal channels generally are provided with some form of structured training before they leave the country. Bilateral arrangements between Cambodia and Malaysia require various agencies in Cambodia to provide between three to six months of training and orientation to migrants who intend to work as domestic helpers or general workers in Malaysia (Sok, 2017). Before departure, migrants receive language training, cultural education and instructions in basic work, such as cooking and cleaning. It is unclear if these bilateral arrangements require the regular training of migrants while they are abroad to enable them to refresh their skills or help them develop new ones. Intervention measures also do not pay enough focus on recognizing skills migrants acquire from abroad. Regular training and updated information on skill sets will be crucial in helping women attract suitable jobs or set up businesses when they come back. Such information will also be helpful in designing the trainings they would require, enabling them to continue working upon their return.

## 2.9. Remittance and debt practices

Remittances provide lifelines to the families of migrant workers. Monies sent home are used to fund daily household expenditures typically for food consumption and to pay debts. To a smaller extent, it is also used for investment purposes, such as to acquire agriculture supplies, educate children and purchase houses or land. In most rural areas, a large part of monies received are also used to pay for health-care expenses (Deelen and Vasuprasat, 2010).

Data recorded by NBC shows that Cambodia received USD 1.2 billion in remittances from migrant workers abroad in 2020, a 17 per cent drop from USD 1.5 billion in 2019 (Kunmakara, 2021). The drop is largely attributable to the COVID-19 pandemic that caused many migrant workers to lose their jobs in 2020. The top source countries were Thailand, the Republic of Korea, Japan and Malaysia (Figure 7). This data does not differentiate between men and women.

**Figure 7. Remittances from abroad, 2020**

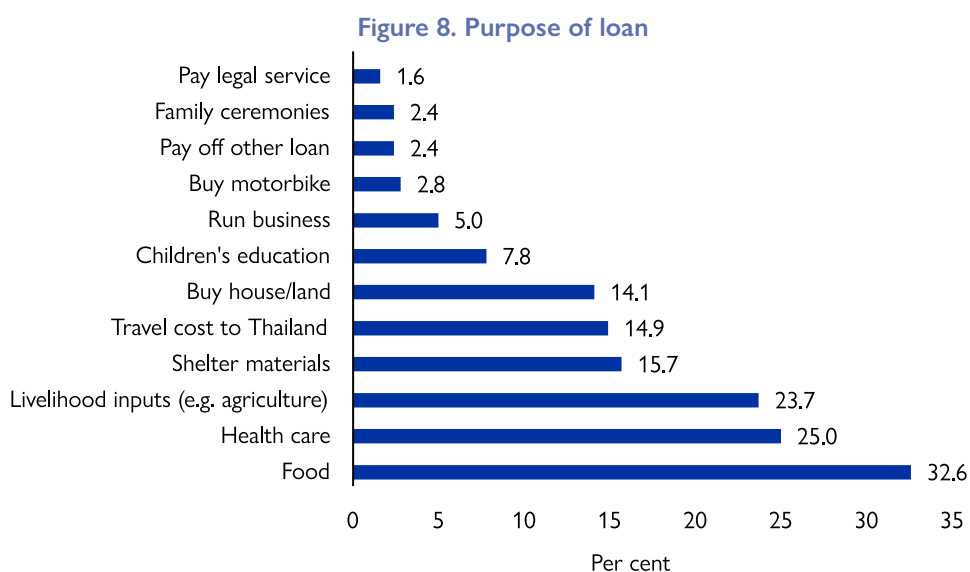
Source: NBC, 2021 as cited on Kunmakara, 2021.

Migrants typically send money back home using informal channels. An empirical survey conducted on migrants working in Thailand with families in Cambodia, Lao People's Democratic Republic and Myanmar in 2010 showed that 58 per cent of the respondents used informal channels (Deelen and Vasuprasat, 2010). Other channels used were relatives (13%), friends (8%), carrying themselves when returning (8%), bank (6%) and employer (4%). Although formal money transfer agents such as Western Union and MoneyGram offer services to rural areas in Cambodia and Lao People's Democratic Republic, most migrants do not use their services. Cost, lack of information and the need to remain discreet drove their preference for the use of informal channels. Money sent back is usually spent on household necessities and hardly used for education, business, agriculture or investments purposes, such as purchase of assets that can improve the economic conditions of the migrants and their families. The high reliance on cash transfers with very little use of savings accounts to receive deposits discouraged the productive investment of remittances. Women sent more money than men even if they received lower wages. The study suggested two main reasons for this difference: (a) women's need to secure their families' economic support when they returned; and (b) weaker negotiation power the women had within a household to decide how they used their earnings. This survey offered valuable insights on migrants' remittance and money-handling practices, although it did not focus solely on Cambodia or women migrants. The research also dates back to 2010. More recent surveys of this nature were not seen in the literature reviewed. Digitalization of financial services has impacted remittance practices among migrants over the last few years. More updated surveys on a wider pool of migrant women in Cambodia would be useful to understand the spread of digitalization and women's attitude towards technology.

Other factors that influence remittances include length of migration. The longer they remain outside the country, the more remittances they sent or brought home. Workers near the border brought back between USD 30 and USD 84 each time they returned home, while those who stayed longer remitted USD 150 to USD 180 each time (CDRI, 2009).

On debt among migrants, as highlighted in earlier sections, there is a range of studies to assess this information, although the data is mostly used to understand motivations for migration. The studies are also still limited in scope, as they covered migrants from certain countries or small groups of respondents and in most instances were not disclosed by gender.

United Nations Cambodia commissioned a study on returning Cambodian migrant workers from Thailand after the latter closed its borders in March 2020 due to the COVID-19 pandemic. The final report of the survey – *Rapid Assessment on Social and Health Impact of COVID-19 Among Returning Migrant Workers in Cambodia* issued in November 2020 – assessed the economic and psychosocial condition of the migrants (UNFPA, 2020). Among others, the survey enquired on their debt situation. More than half of the respondents have debts mostly with MFIs. More women have loans than men. Typical loan amounts for women returnees are USD 1,500 while their monthly loan repayments are at around USD 100. When compared against their monthly salary in Thailand of USD 274, the repayment is almost 40 per cent of their earnings abroad. This makes them even more vulnerable to shocks like COVID-19, particularly if the loans have long repayment periods. Figure 8 shows the reasons cited for taking debts.



Source: UNFPA, 2020.

Aside from the aforementioned reasons, remittances are also used to pay debts or fund subsequent migration expenses. It is uncertain if this information is available by sex as the results published were shown in aggregate terms. Such data would be useful to understand the key spending patterns in households dominated by women migrants compared to those dominated by male migrants.

As mentioned in section 2.5, data is not readily available on women's debt experience prior to migration. If available, this data can be used to further understand their economic status, jobs they look for and typical length of overseas stay. It can also

be used to build their credit payment history and behaviour, as this can immensely help determine migrant women's suitability for future loans especially if they want to embark on businesses once they return. Future surveys also should include an assessment of migrant women's saving patterns, as it can be used to measure their financial literacy and economic status. The surveys should also include the information on the frequency of sending remittances home, as this data can be used to ascertain their financial discipline.

## 2.10. Income abroad and on return

Information on income earned by migrant women abroad is limited and generally not updated. The United Nations Joint Study (UNFPA, 2020) provided updated information on survey respondents' income in Thailand segregated by gender. This information is useful in understanding women's earning capacity abroad. The three most frequent occupations of women migrant workers in Thailand were construction workers (40.2%), factory/manufacturing workers (16.9%) and farm workers (16.6%).

Women also generally earned less than men. This is not unique to Cambodian women but is common across women migrants in ASEAN (UN-Women, 2017). Migrant women studied in the United Nations Joint Study (UNFPA, 2020) earned on average USD 274 a month while men earned USD 294 a month. Only 15.9 per cent of migrant women were able to earn an income higher than USD 316 compared to 35.9 per cent of men. The survey did not indicate the income women earned in the various sectors they worked. The scope of this survey was limited to migrants returning from Thailand and comprised a relatively small group of respondents. It would be useful to replicate the survey among a wider group of women and on those returning from other countries. Such surveys can also gather income information by various sectors that women work in.

Malaysia also offered better pay opportunities for Cambodian women. The study done by Chhay (2019) to understand the experiences of female Cambodian migrant labourers in the context of migration decision-making at the household level demonstrated this difference. In that study, most of the garment workers left for Malaysia in 2014 and earned around USD 295 a month. In Cambodia, from USD 45 in 2000, the minimum monthly wage for garment workers was increased to USD 80 in 2013 and then gradually from USD 100 in 2014 to USD 128 in 2015 and then to USD 140 in 2016. The minimum monthly wage was increased to USD 182 in October 2018. Malaysia increased its monthly minimum wage level to 1,100 Malaysian ringgit (USD 266) as of January 2019 (Malaysian Plastics Manufacturers Association, 2019). The rate however is not applicable on domestic maids.

As migration records do not track returnee information as well as they track overseas data, information is also not readily available on the level of income women earned once they return to Cambodia. The UNFPA (2020) survey carried some of such information. The average income of women upon returning to Cambodia

from Thailand post COVID-19 was USD 149 monthly, although the survey does not mention in which sectors these women were currently engaged in. Men earned USD 184 monthly. It would be useful to increase the scope of this survey to include such information, as the data obtained can be used to gauge how employers in Cambodia price the skills migrants earn from abroad.

### 2.11. Main challenges abroad

There is ample material describing the challenges Cambodian women face abroad, as their plight has attracted the attention of the Government, international development agencies, as well as NGOs. The main problems cited are: (a) being exposed to physical, mental and sexual abuse; and (b) lack of access to social protection systems or networks in the countries they work in. The problems are more pronounced if they chose to migrate using unofficial channels. Limited social protection coverage and opportunities for skills development characterize women migrants' working experiences in the ASEAN (UN-Women, 2017).

As a result, many suffer physical, mental and sexual abuse in the hands of brokers or employers as help is usually not easily offered to such victims. The main issues and problems that Cambodian women migrants face in Malaysia are as follows: (a) confiscation of travel documents; (b) withholding of salary or salary reduction; (c) harsh working conditions; (d) lack of freedom in communication and movement; (e) inability to access bank accounts or keep pocket money for emergency; (f) limited or no access to health facilities; and (g) sexual harassment (UN ESCAP, 2007).

The United Nations Joint Study (UNFPA, 2020) assessed the troubles that migrants faced when they were in Thailand before they were made to return to Cambodia when the pandemic hit ASEAN. Although 81 per cent reported not having any problems, 14.7 per cent indicated they had challenges and 4.2 per cent refused to answer. Reported problems included the following: (a) withholding of wage (7.6%); (b) false promises/deception (4.4%); (c) excessive working hours (3.7%); (d) withholding of identity/travel documents (1.9%); and (e) psychological abuse (1.5%).

Providing migrant workers with social protection is deeply challenging not just in Cambodia but many other labour-exporting countries. Various legislative barriers in host countries limit protection only to part of the labour force. Protection is generally not covered for undocumented workers or various restrictions are imposed, impeding them from receiving social security coverage. Cambodian migrant workers receive some form of protection abroad, although the scope is limited. These arrangements are provided for in Cambodia's labour policies and various MOUs signed between Cambodia and countries that receive Cambodian migrants. The 2015–2018 Policy for Labour Migration in Cambodia essentially covers the welfare of Cambodian migrants abroad by regulating the practices of recruitment agencies, protection of workers at pre-departure stage and in the countries of destination, as well as through the establishment of complaints channels and compensation measures (Olivier, 2018). As the Policy for Labour Migration for the period 2019–2023 is still going through



a judicial endorsement process at the time of this report, it remains to be seen if the new policy instrument carries increased scope of protection for Cambodian workers abroad or if specific provisions are made to address the unique needs of migrant women.

In Thailand, two MOUs signed between Cambodia and Thailand on 19 December 2015 aim to secure workers' access to compensation (Olivier, 2018). The two MOUs replacing an older MOU signed in 2003 contain relevant provisions meant to protect the social security rights of Cambodian migrant workers. The second MOU on labour cooperation stipulates the "fair treatment in the workplace subject to national laws, regulations, and policies of the receiving country". The relevant social protection clauses in the MOU however are drafted in general terms and contain only limited provisions on social security rights. According to the MOU, Cambodian workers are entitled to legal protection through their employment contacts, regulated recruitment processes and equitable treatment similar to those enjoyed by local workers. Cambodian migrants therefore have recourse to Thailand's Workmen's Compensation Act, 1994 to receive their due compensation (Hall, 2012 as cited by Olivier, 2018). However, such compensation is only available for workers with work permits or passports (or alien identity document), those who have paid taxes and those who work for employers who have contributed to the Thai Workmen's Compensation Fund (Hall, 2012). The governments of Cambodia and Thailand have signed subsequent MOUs to enhance the protection of Cambodian workers' welfare in Thailand. The Manpower Association of Cambodia and the Association of Cambodian Recruitment Agencies signed an MOU with the Thai-Cambodian Relations Association to promote the rights of and benefits due to Cambodian workers in Thailand (Meta, 2018).

In November 2020, Cambodia and Thailand once again signed an MOU to allow Cambodian migrant workers to extend their employment contracts in Thailand due to the COVID-19 pandemic (David, 2020b). As these MOUs are fairly recent, not much literature has been produced discussing their scope, limiting the ability of this report to understand the impact of these bilateral cooperation on Cambodian migrant workers' access to social protection systems in Thailand post the MOU in 2015 and the COVID-19 pandemic. They however point to the fact that Thailand aims to protect the rights of Cambodian migrant workers, as Thailand remains the preferred location for Cambodian migrant workers. Although not conclusive, they tend to be more inclusive than the protection available in other countries. Thailand's Labour Protection Act (1948) regulates working conditions and limits a working day to 8 hours or 48 hours a week (Harima, 2012). After 8 hours, overtime should be paid at 1.5 times the normal wage. While in reality many workers still get exploited and may not be paid according to these rules particularly if they are irregular or unregistered migrants, such protection are not specifically provided for in other countries. Fundamental elements that meet international norms, such as provision for working hours, annual leave or overtime pay for domestic workers are left out from standard working contracts in Malaysia (Holliday, 2020). Regular migrant workers in the Philippines and Thailand have access to these countries'

social security regimes by law, while Malaysia and Indonesia give voluntary access (Pasadilla and Abella, 2012).

Workers are granted access to specific workers' compensation protection and health insurance schemes under various MOUs in Malaysia. The MOU for general workers prescribes the minimum protection that employers must provide for workers to secure their salaries and dues. Work contracts must include rights of workers to receive insurance and have their compensation protected under the Foreign Workers Compensation Scheme as governed by the Workmen's Compensation Act 1952 (Act 273) and Foreign Workers' Health Insurance Scheme (Olivier, 2018). Workers must also be given other basic social protection benefits including paid sick leave. The costs of these obligations are placed on employers. A separate agreement provides for social security protection for domestic workers. Employers of domestic workers must arrange for insurance to cover medical treatment expenses and risk compensations.<sup>3</sup> Unregistered general and domestic workers do not have the same legal status and working conditions as the registered ones (Sok, 2017:7). Research conducted by Sok (2017:17) among Cambodian workers in Malaysia revealed that unregistered workers were required to work up to 10 hours a day without other benefits, such as overtime pay, deferred pay and insurance. Domestic workers, both registered and unregistered, who were often required to work longer hours mostly did not receive overtime pay. Interventions to curb the spread of COVID-19 however are being administered to all workers whether they are documented or not. In this regard, Malaysia's Minister of Science, Technology and Innovation Khairy Jamaluddin stated the difficulty his ministry is currently facing in rolling out the COVID-19 vaccination programme on undocumented workers and refugees in Malaysia, as these groups often are afraid to face the authorities (Oxford and Cambridge Society Malaysia, 2021).

These limitations in social security arrangements in various host countries affect both Cambodian migrant men and women. Women, however, remain more vulnerable given their subordinated status in society. Migration to the Republic of Korea is seen as a good example of an effective practice of labour migration, although this country attracts mostly male migrants (ERIA and IDE-JETRO, 2019).

The surveys and research done in this area can benefit from additional information on how women migrant workers cope with challenges they face abroad. This information can help the formulation of the necessary health and psychosocial interventions that is required as part of an overall effort to empower women migrant workers.

<sup>3</sup> Appendix A of the MOU between the Government of Malaysia and the Government of Cambodia on the Recruitment of Domestic Workers (2015) as cited by Olivier, 2018.

## 2.12. Typical length of stay abroad

Most surveys conducted on migrants abroad or among returnees have not shed much light on the length of stay abroad. The United Nations Joint Study (UNFPA, 2020) showed that the average length of stay among these migrants were about 16.2 months, and the figure did not differ much between men and women. However, this survey did not indicate if these migrants, including the women, had previous migration history.

Article 11 of Cambodia's subdecree on the sending of Khmer workers abroad states that a migrant's employment contract shall not exceed two years and can be renewed on mutual terms (Sophal, 2009). This legislature seems to suggest that both men and women migrants can stay for periods exceeding two years. However, this may only be the case for migration via official channels. ILO uses a migration period of as short as six months to classify an international migrant as a returnee regardless of gender or sex. The data gathered from remittance patterns as well as the legislation and international guidance seem to suggest that the typical length of stay can be as short as six months or longer than two years. More research can be done to ascertain migration duration, as the information can be used among others to estimate remittance amounts, economic situation of migrants and future migration intentions.



## Section 3: Review of return migration intervention measures

### 3.1. The concept of return migration

“Return” in a migration context is a widely used term and generally means the return of migrant workers from a country of destination back to the country of origin (Wickramasekara, 2019). The Statistics Division of DESA extends this definition by classifying return migrants as those “persons returning to their country of citizenship after having been international migrants (whether short term or long term) in another country and who are intending to stay in their own country for at least a year” (ASEAN, 2020a). Among all the respondents surveyed in the United Nations Joint Study (UNFPA, 2020), 61.4 per cent said they planned to migrate again in the future when borders are reopened. There was no significant difference between the response obtained from men and women.

Much of the literature reviewed suggest that return must not be viewed as an end to the migration process. In actual fact, migrants remigrate as part of a circular migration process, especially if they return prematurely.

Cassarino (2014, as cited by Wickramasekara, 2019) classifies the migration cycle as follows depending on the motivation for returning.

- Completion of migration cycle – Migrants left on fair conditions and have achieved their objectives of leaving.
- Incomplete migration cycle – Migrants leave host countries due to personal reasons, such as illness in the family or precarious or intolerable work conditions.
- Interrupted migration cycle – Migrants forced out of destination countries due to war or health crisis like COVID-19.

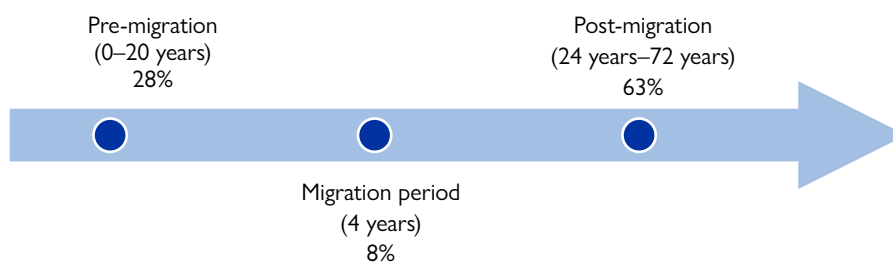
Level of preparedness and willingness to return is usually highest when migrants complete their migration cycle. Naturally, this level is the lowest when their migration cycle is interrupted. What constitutes the completion of a migration cycle may also differ between men and women. The state of preparedness may also differ by sex and gender. The manner in which women return may impact their health and psychosocial conditions more than they would affect men.

Various surveys conducted to understand the psychosocial status of returnees in Cambodia either after the pandemic or after other economic or political events in host countries do not seem to contain data that enable placing migrants in the general migration cycle. Data such as the intended length of stay abroad, financial targets to be achieved, reasons for returning and how they returned (whether through formal

or informal channels) can help assess their migration cycle status and subsequently how they respond to intervention measures. Koenig (2016) critically assessed the economic, social and health status of migrants who returned from Thailand after the coup in 2014 and even assessed the reasons for their return. The survey however did not assess the length of periods of stay in Thailand, previous migration history and intention to leave again. Some of these questions were adequately covered in the United Nations Joint Study (UNFPA, 2020). Future surveys can be designed to include questions on migrant's financial targets and goals, as this can offer more insights on future migration intentions.

Most Cambodians, both men and women, start migrating from as early as 15 years old. The life expectancy age of Cambodian women is 71.9 years, which is slightly higher than the life expectancy age of men at 67.5 years (World Bank, n.d.a). The average Cambodian woman is assumed to first start migrating at the age of 20, and she migrates three times in her life staying abroad on average 2 years each time she is away. No doubt many women go through the migration cycle a few times in their lives, sometimes – exceeding three times depending on job availability and their own socioeconomic situation. Those who migrate more frequently may stay lesser than two years each time they leave. To account for these irregular patterns, an average of three cycles is used to form the ensuing analysis. Hence, under the assumption stated above, the average Cambodian woman will be spending more than 60 per cent of her life in Cambodia post migration and only around 8 per cent outside the country.

Figure 9. Migration path



Source: Graphics provided by the author based on data referenced in this report.

Much of the literature reviewed up to this stage seem to focus on women's lives outside Cambodia. Very little talk about their lives post migration or efforts to embed them into the local economy, albeit them spending more than 60 per cent of their lives in Cambodia upon returning. Out of the documents reviewed for the preparation of this report, less than 10 per cent of the literature had the word "return" or "reintegration" in their titles or as a dedicated chapter. Of these, less than half focused on women migrants. As a result, the return and reintegration of migrant workers have been described as the unwritten chapter in the history of migration (Wickramasekara, 2019). The difficulty lies largely with the challenge in collecting return information.

Return migration is now getting more attention from policymakers and development agencies, given the economic and social benefits migrants can offer home countries as a result of their experience abroad. Their inclusion in home economies is also one of the key sustainable agenda of labour-exporting countries. Calls for human rights intervention, particularly in cases of migrant women and trafficked children, have also pushed the return migration topic into mainstream discussions. COVID-19 has made development of initiatives even more urgent. The pandemic has further highlighted the need to focus on migrant women given how vulnerable they are to threats brought by disease and other disasters.

The following section will first examine the situation of Cambodian migrant women when they return. It will then assess the measures put in place for returning migrant workers in Cambodia and how these impact migrant women. This section will also look at similar measures put in place in select ASEAN countries and the Asia-Pacific region for comparison purposes.

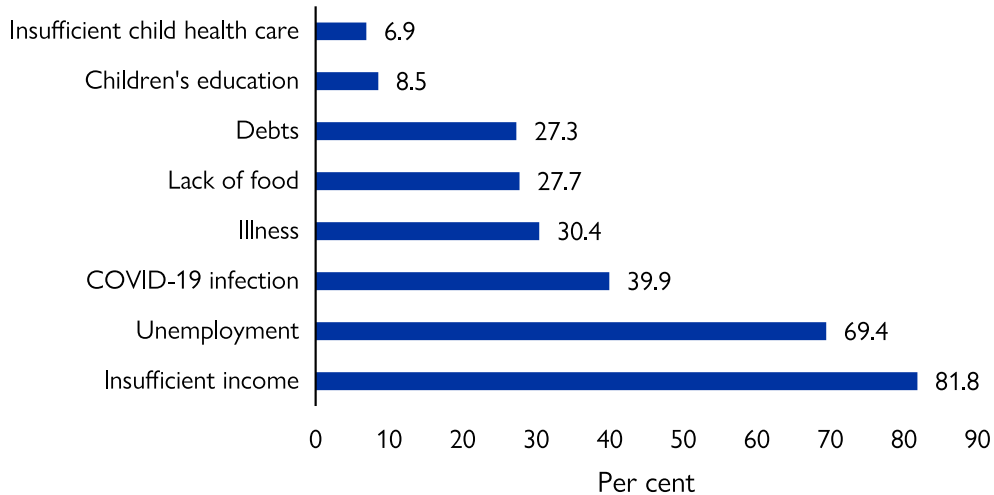
### 3.2. Occupations upon return

As many migrants return through unofficial channels, data on returnees is scarce and those focusing on women even more limited. MOLVT is attempting to obtain the data with the support of donor organizations. As such, it is difficult to ascertain the jobs of returnees or their overall economic status post migration. Hatsukano (2019), in her survey of returning Cambodian migrant workers between October and December 2015, said only 50 of the 129 surveyed clearly stated their present occupation. The rest were supporting their families' agriculture work or had no jobs. Construction workers in that survey reported going back to the construction sector in Cambodia. The respondents also stated it was difficult to find jobs that matched their newly acquired skills. This study did not segregate the information between men and women. According to the more recent United Nations Joint Study (UNFPA, 2020), almost all survey respondents returned to their villages. While the survey collected data on household and individual income, it did not contain data on the types of occupation the migrants held. This information, if available, would be useful in understanding their economic status and employability upon return.

### 3.3. Challenges upon return

It is difficult to ascertain the various challenges women face when they come back to Cambodia, as their welfare is not tracked extensively. Most of the literature reviewed focus on challenges women faced abroad. The United Nations Joint Study (UNFPA, 2020) has made a good attempt to comprehend challenges that both Cambodian men and women faced when they returned from Thailand post COVID-19. The main difficulties described by the migrants were insufficient income to buy basic necessities, such as food, lack of financial means to afford health care or education for children, dealing with COVID-19 infection, unemployment, mental stress, poor health and burden of debt payments.

Figure 10. Challenges upon returning



Source: UNFPA, 2020.

Figure 10 reflects responses received from all respondents. The response was broken down by sex in the survey. The deeper gender analysis showed that except for problems in dealing with COVID-19 infections where more men caught the virus than women, women were more severely affected in all other areas. Women face risks that men do not (for example, childbirth and domestic violence), risks that are likely to be accentuated in the context of natural disasters and macroeconomic shocks (ADB, 2015).

The survey also assessed the migrants' housing situation. Only half said they live in their own house, and this is the same among men and women. The survey further revealed an important psychosocial challenge in the way migrants handled mental health problems. Close to half said they did not seek help when faced with mental stress. Women however, more than men, chose to speak with family members about their problems. The survey did not indicate the reasons for the passive behaviour. A more detailed examination from a cultural context may help provide more answers and guide efforts in easing mental health challenges.

The survey also indicated that many men and women respondents did not have clean running tap water at home and instead relied on rain for drinking water. This could be a significant indicator of poverty that requires further examination for intervention measures. The survey further revealed another important health consideration among women. While most of the pregnant women respondents declared receiving antenatal care, 25 per cent said they had trouble accessing such care due to the lack of financial means or physical access to treatment centres. This is another indicator that requires further examination for the formulation of health-related intervention plans.

Many of the migrant workers in that survey also faced difficulties in putting their children to school, because these children have either never been schooled in Cambodia or came from a Thai schooling system. However, children who were



left behind in Cambodia were generally schooled, although the migrants expressed concerns about providing for them given their current economic situation. Many children were also not able to attend school, as Cambodia ordered the closure of schools in March 2020. The duty to care for children would mostly lie on migrant women. It is a form of unpaid care and reduces the time women will have to search for jobs or income.

### 3.4. Responses and interventions for returning migrants

Interventions or responses placed to address the welfare of returning migrants particularly women in Cambodia are limited and sporadic. This is not just unique to Cambodia but also to many other labour-exporting countries in ASEAN. Literature is thus also scarce to assess progress made in this area.

**MOLVT and labour migration.** Cambodia's labour policies fall under the remit of MOLVT. It was not until 2010 that the first policy on labour migration for Cambodia was formulated in response to the complications and dynamics of migration issues (OECD, 2017). The policy, which was prepared through a series of consultative discussions with various stakeholders focused only on emigrants abroad and spoke of three strategic areas: (a) improved governance of labour migration; (b) protection and empowerment of migrant workers; and (c) harnessing the potential of labour migration for Cambodia's economic development. Proposed key measures include mainstreaming of the labour migration agenda, provision of social security coverage for migrants, improvement of migrants' access to financial services and creation of a system to collect information on returning migrants.

Despite this policy, Cambodia made slow progress in managing returning migrants. Of the 79 activities listed in the policy, 21.5 per cent are assessed as being on target, 34 per cent were progressing and 44.5 per cent were not on target (Cambodia, MOLVT, 2014; OECD, 2017). Policies on target received support of the donor partners and NGOs. Much of the initiatives that were left behind targets were those concerning the harnessing of labour migration for development.

In 2014, the second policy on labour migration was launched (OECD, 2017). This legislature focused on protecting and empowering migrant workers through the complete migration cycle. It was a closer effort to produce a comprehensive reintegration framework as it promised to make migration a positive and profitable experience for individual workers, their families and communities. Many of the action plans centred around increasing access to financial services for migrant workers. Goal 6 of this document emphasized that reintegration would be enabled not just through evidence-based policy but also by strengthening service provision for social and economic reintegration, including employment services, skills development and recognition, enterprise development training, and investment programmes (Cambodia, MOLVT, 2014; OECD, 2017). An evaluation of the performance of initiatives under the second policy was not available in the literature reviewed.

The Policy on Labour Migration for Cambodia 2019–2023 aims to further strengthen policies surrounding the effective return and reintegration mechanisms and services for all migrant workers (Wickramasekara, 2019). The document was endorsed in 2020 and is going through further judiciary process before its policies can be implemented.

**MOWA** is responsible for promoting and safeguarding the role and status of women in Cambodia (UN ESCAP, 2007). Migrant women also receive their attention. However, much of the documents reviewed focus on the role played by MOLVT in managing the affairs of migrants. Apart from the function of WDC that promote women's involvement at the workplace and business, very little discusses the work done by MOWA for migrant women.

**COVID-19 measures.** Cambodia, just like many other ASEAN countries, however swiftly implemented various measures to counter the shock brought by the COVID-19 pandemic to the country. These were also targeted at returning migrant workers although not specifically at women. The Government has allocated between USD 800 million and USD 2 billion to address the impact (ASEAN, 2020b). These include tax holidays for businesses affected and loans for businesses to retain jobs. As garment and tourism industries were key economic drivers prior to the pandemic, the scheme provides for income subsidies and health-care coverage to affected workers. Workers are also offered trainings and job placement support.

A cash-for-work programme totalling up to USD 100 million is also offered to unemployed and retrenched workers, as well as internal and international migrants who returned home (ibid.). This cash incentive is provided to those eligible using an IDPoor card. The IDPoor is a mechanism developed by MOP and supported by Germany and Australia through the German Development Cooperation Agency to care for the poor through the provision of health care, social services and cash assistance (*Phnom Penh Post*, 2019). The United Nations Joint Study (UNFPA, 2020) however showed that of the returning migrant workers, only 25.3 per cent owned this card with no distinct difference between the number of male and women cardholders. The survey suggests that increased identification/registration of the returnees could increase their receiving coverage.

The survey also indicated that most returnees received COVID-19 care measures, such as temperature checks, place for quarantine, face masks, hand sanitizers and sufficient health information. Close to 80 per cent of the returnees benefited from these interventions. However just like the low coverage of the IDPoor cash handouts, less than 10 per cent of the returnees reported to have received other forms of livelihood support, such as food distribution, health care, psychosocial counselling and legal services.

**International support.** The Socioeconomic Response Framework is an immediate intervention measure by the United Nations to support countries and societies in dealing with the COVID-19 pandemic (United Nations, 2020a). The five pillars that structure the framework are as follows: (a) health; (b) social protection; (c) economic

response and recovery; (d) macroeconomic response and multilateral collaboration; and (e) social cohesion and community resilience. In Cambodia, the United Nations, through its delivery partners, is working closely with the Government in the country's economic recovery strategies to navigate the country out of the crisis ensuring nobody is left behind. Women and migrant workers are identified in the framework as one of the vulnerable groups that require assistance in dealing with the crisis. The United Nations Joint Study (UNFPA, 2020) was one of the gender-responsive initiatives instituted under the support scheme to guide policymakers in designing further interventions required to safeguard the welfare of migrant workers. Survey results obtained were well segregated by gender to highlight the needs of migrant women.

The IRIS Ethical Recruitment Standards developed by IOM is another commendable effort aimed at promoting safe and equitable migration process (IOM, n.d.). The standard consists of seven principles of ethical recruitment – respect for laws and rights at work, respect for ethical and professional conduct, prohibition of recruitment fees for jobseekers, respect for freedom of movement, respect for transparency and conditions for employment, respect for confidentiality, as well as data protection and respect for access to remedy. Employers are made to bear recruitment fees and recruiters are encouraged to be IRIS certified to build their capacity in offering adequate trainings and legal migration services for migrants. IOM and the United Nations' Poverty Reduction through Safe Migration, Skills Development and Enhanced Job Placement in Cambodia, Lao People's Democratic Republic, Myanmar and Thailand (PROMISE) Programme have also collaborated in disseminating knowledge to migrant workers on what constitutes safe migration. The MitrThai.com is Thailand's first online migration information hub to facilitate access for migrants from Cambodia, Lao People's Democratic Republic and Myanmar to translated and updated information on safe migration to Thailand (IOM, 2020b).

### 3.5. Responses in ASEAN and Asia-Pacific

According to statistics kept by the United Nations, intra-ASEAN migrants, the majority of whom are workers consisted of 6.8 million in 2019 out of a total of 10.2 million international migrants in the region (ASEAN, 2020a). The main corridors of travels are Myanmar–Thailand, Lao People's Democratic Republic–Thailand, Cambodia–Thailand, Indonesia–Malaysia and Malaysia–Singapore. Other than Indonesia which maintains the number of its migrants, national-level information from other countries is not available. Updated statistics on intra-ASEAN migrant women therefore is also sporadic. ILO's records show that almost two thirds of migrant workers in Brunei Darussalam, Malaysia and Thailand are low-skilled holding elementary occupations such as domestic workers, and the majority of this low-skilled workers are women (ibid.).

Women migrants form a substantial share of the flow of total migrants both from outflow and inflow perspectives. In the case of Indonesia, women returnees outnumbered male returnees during the 2014 and 2017 period (679,191 women

workers compared to 552,853 male workers) (ASEAN, 2020b). Given that women face different issues than men in not just their return journey but overall migration process, the literature available was analysed to see if return measures implemented in select ASEAN countries addressed their specific needs. This research briefly reviewed policies in the Philippines and Indonesia, two of the largest migrant-exporting countries.

The National Reintegration Programme of the Philippines supports overseas worker returnees and their families. The programme aims to maximize the gains of overseas employment, mitigate social costs of migration and cushion the impact of forced returns. Returnees are offered counselling services, basic amenities assistance, jobs training and enterprise development. The *Balik Pinay! Balik Hanapbuhay!* is a specific programme for women returnees (ASEAN, 2020b). The programme, created in 2011, provides livelihood skills training to enable returning migrant workers to gain employment or start businesses (Philippines, NRCO, n.d.).

In Indonesia, the Productive Migrant Workers' Village is a programme launched by the Ministry of Manpower to promote the dissemination of better migration services for prospective and returning migrants, including their families. The programme has four functions: (a) provision of information service; (b) support the development of business enterprises for migrants and their families; (c) conduct community parenting; and (d) facilitate the development of village-owned cooperatives. This programme recognizes the role that villagers play in the country and the economic impact of community empowerment. The programme however makes no mention of specific measures put in place to benefit migrant women or returnees.

In response to COVID-19, ASEAN member States have put in place various labour- and social-related policies to address the impact of the pandemic, although these are not specifically targeted at migrant workers or migrant women. ASEAN members have made commitments to safeguard the labour rights of all workers, facilitate health-care access to workers infected by COVID-19, and provide appropriate assistance and support to ASEAN migrant workers affected by the pandemic (ASEAN, 2020a). Labour policy interventions cover income support for affected workers, training support, re-employment and job retention programmes, as well as health and safety protocols. The social protection measures will be responsive to emerging risks, such as pandemics, climate change and economic crises. These measures will ensure the creation of a social safety net and flow of essential services, such as food and basic needs for vulnerable groups including pregnant mothers, girls and women migrant workers. In almost all these responses, specific measures for women or women migrants were not seen. While they are a clear beneficiary of the interventions, they are mostly grouped under the category of vulnerable groups.

Just like in ASEAN, migration is a growing reality in Asia-Pacific. The number of international migrants in the region has grown within this context from almost 52 million in 1990, to 65 million in 2019, representing a quarter of the global international migrant stock of 272 million in 2019 (UN ESCAP, 2020). Various evidence-based measures have been put in place to safeguard the welfare of

migrants. These measures seek to: (a) ensure regular, orderly and safe migration; (b) protect migrants through rights-based border governance and measures; (c) support migrants' protection, integration and contribution to development; and (d) strengthen evidence-based policymaking, public debate and cooperation for safe and orderly migration. These are the thrusts backing the creation of the Global Compact for Migration for the Asia-Pacific region to align migration against sustainable development plans and respect human and labour rights. Among the guiding principles of this policy is gender responsiveness. It would be interesting to see how specific issues relating to migrant women are reflected in policies and measures implemented by governments in Asia-Pacific.

#### **Text box 2. Outcome of the Third Pacific Labour Mobility Annual Meeting**

The Third Pacific Labour Mobility Annual Meeting was held in Auckland, New Zealand, in October 2019. Its theme was "He waka eke noa: A canoe we are all in together". It focused on the following themes: (a) intraregional labour mobility; (b) skills and qualifications; (c) inclusive labour mobility; (d) remittances, superannuation and reintegration; and (e) workers' welfare and working conditions. Proposals included the creation of a Pacific Skills Visa to encourage greater circular migration, in relation to which Australia and New Zealand agreed to engage with other countries in identifying potential sectors for further discussion. Participants also discussed the following: (a) need to cooperate to ensure migrants were equipped with appropriate skills; (b) means to ensure that migration schemes were inclusive of women, people with disabilities and older persons; and (c) importance of ensuring portable social protection benefits and promoting participation by workers and employers. They also agreed upon a list of workers' welfare concerns for priority attention by Australia and New Zealand.

Source: UN ESCAP, 2020:162.

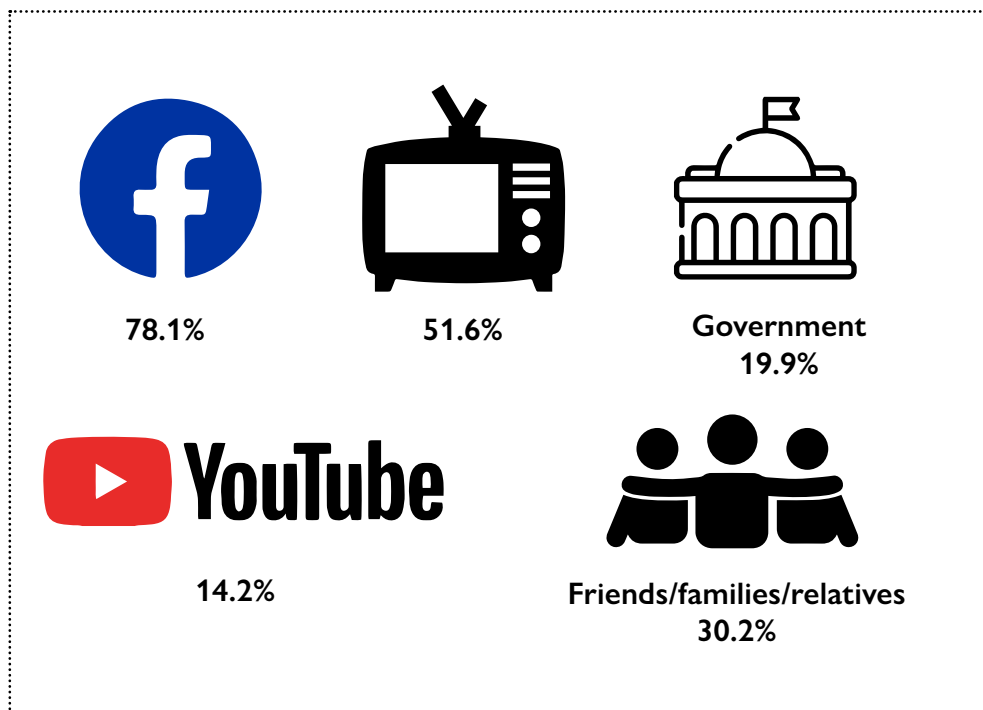
### **3.6. Impact of intervention for migrant women**

There is already evidence to show small yet encouraging returns from some of the migration interventions implemented in Cambodia, although it is not possible to measure the impact by gender.

An analysis of the implementation on the Policy of Labour Migration between 2016–2017 describes some good practices adopted. MOLVT, with the support of migrant worker resource centres and trade unions, have set up a complaint mechanism for regular and irregular migrant workers together with awards of compensation. However, it is unclear if migrants have actually received the award. MOLVT has also taken steps to curb irregular recruitment of migrants by disallowing job advertisements by unlicensed operators. Efforts to curb migrant trafficking are also making progress while steps are being put in place to disseminate TVET learning and curriculum to promote the building of new skills (ILO, 2017).

Other than these, most returnees, including women in Cambodia, have received immediate COVID-19 care to curb the spread of the disease. The modes of transmitting the data have also contributed in some ways to reducing digital connectivity gaps as much of the information was shared through digital platforms. According to the United Nations Joint Study (UNFPA, 2020), the top five favourite sources of information on COVID-19 were the following: (a) Facebook (78.1%); (b) television (51.6%); (c) relatives/friends/colleagues (30.2%); (d) government officials at the border (19.9%); and (e) YouTube (14.2%).

Figure 11. Sources of COVID-19 news



Source: UNFPA, 2020.

Cambodia has made good policy progress in providing support to migrant workers, particularly in the last few years with its consultative approach in reviewing its labour migration policy and initiatives. It has also taken urgent steps to protect vulnerable groups within the migrant population such as the imposition of the ban on Malaysia from hiring Cambodian women as domestic workers in 2011 to curb violence and abuse against these workers. Through strong bilateral relationships with neighbouring countries, it has successfully negotiated various MOUs to promote orderly migration practices that also documents understanding on safe return migration. The Government was also quick to impose measures to contain the spread of COVID-19 and avoided clusters among migrant workers, as experienced by certain ASEAN countries like Malaysia with workers at a rubber glove factory late in 2020 (AFP, 2020). The country is also working very closely with international organizations like the United Nations to restart the economy.

The intervention measures put in place however are not gender specific, which makes it challenging to evaluate the outcome of migration measures on women. Beyond MOLVT, the focus of support efforts for women do not specifically address the needs of migrants. For example, one of the objectives of WDC under MOWA is the empowerment of women in business. WDC does not necessarily focus on migrant women. Disconnects such as these make it hard to measure the impact of socioeconomic intervention actions on the economic welfare of migrant women. Various other initiatives under Cambodia's labour migration policy have also fallen behind target. Uneven policy implementation, lack of ownership of the policy document beyond MOLVT and the absence of an oversight body were reasons named for the slow progress in reaching targets (OECD, 2017).

At a more global level, data collected by IOM, through its voluntary return and reintegration programmes, sheds some light on the impact felt by returnees because of return interventions. The collected data suggested that 79 per cent of the assessed returnees used assistance received upon return to set up micro-businesses with this figure going up to as close as 100 per cent in some countries. However, a large proportion of the returnees also stated that the assistance received did not enable them to establish sustainable businesses and prompted 40 per cent of them to seek additional sources of funding. This data did not separate women from men returnees, neither did it make any specific reference to Cambodia (Dekeyser, 2021).





## Section 4: Economic empowerment of migrant women

Migration can be both a cause and a consequence of female empowerment.

– Hugo, 2000 as cited by Fleury, 2016.

### 4.1. Context setting

The economic empowerment of women migrant workers needs to sit within a comprehensive and effective reintegration path. Economic reintegration forms the basis for self-sufficiency, which is one of the crucial aspects of returning migrants' integration (ERIA and IDE-JETRO, 2019).

It has been stated in earlier sections of this report that much of the work in migrant administration has centred around the process of migrants just before they leave, settling in destination countries and their journey home. Not much focus is given to their livelihoods prior to migration or the process of resettlement once they return. This is not just the case in Cambodia but many other ASEAN countries as well. The COVID-19 pandemic has highlighted the importance of having effective reintegration systems, as many returning migrants had to leave their jobs overseas involuntarily and had troubles finding jobs back home. Women migrants more than men are left more vulnerable in these types of crises, as they suffer not just economic losses but mental and health challenges as well. These psychosocial dimensions pose additional challenges to reintegration efforts. The few reintegration plans or recommendations made in migrant-exporting countries usually focused on economic reintegration. Some acknowledge the health and mental state of the migrants and so provide for social adjustments, but these are offered to those with no skills. The needs of the skilled and low skilled have not been addressed much. "While programmes and services have been set up in some ASEAN Member States, no country in the region has reportedly established a comprehensive state policy or strategy on reintegration" (ILO, 2018a).

Returnees, not just women, contribute greatly to the development of a country. They earn income, learn new skills, bring new ideas and can help reduce poverty in home countries through remittances. These benefits can be realized if migrants are successfully reintegrated into their communities. Although returning migrant is not new in Cambodia, their reintegration is not well understood, as data on returnees is scarce (Hatsukano, 2019). More attention is given on human rights issues, such as the threat of human trafficking and exploitation of workers. Dialogues on migrant flow to Thailand for example are discussed more in the context of controlling inflow when the MOU between neighbouring countries also cover effective return of migrants (ibid.).

## 4.2. General principles for a reintegration path

As comprehensive reintegration paths are limited, this report studied literature that recommended the general principles for a holistic reintegration path. There are several general principles that should be respected in designing and implementing reintegration programmes and projects of relevance to all countries, including ASEAN member States (Wickramasekara, 2019).

- (a) **Coverage** – The policies should cover all migrant workers regardless of sex, age, skills and legal status. When looking at policies that are gender focused, the path should also include wives of migrant workers, as well as women family members of migrants.
- (b) **Rights based** – Plans should encompass the wide array of a migrant’s rights and dignity. A comprehensive plan should not just focus on economic rights but social, health and political rights too.
- (c) **Evidence based** – The path should be backed by solid evidence of the situation of the recipients covering among others:
  - Gender
  - Legal status
  - Skills prior to and post migration
  - Financial status prior to and post migration
  - Occupations before and while migrating
  - Reasons for return
  - Health condition and access to health care
  - Length of stay
  - Intention to remigrate
  - Location

These facts can guide the assessment of the different dimensions of support the migrant needs that will not be just economic but social, health and psychosocial requirements as well.

- (d) **Gender sensitive and gender responsive** – Given the unique needs of women and other marginalized gender groups, their welfare and differing needs should be reflected in various aspects of the reintegration path.
- (e) **Level playing field** – Preference should not be given to returnees over the rest of the community members. This will enable a healthier reintegration of returnees and their acceptance.
- (f) **Consultative and participatory** – There should be sufficient avenues for policymakers to seek the feedback of returnees such that the plans implemented will address their specific needs.
- (g) **Social protection coverage** – Plans should provide for adequate social protection coverage that can address health and psychosocial dimensions, not just economic needs. This coverage should be transferable between host and home countries to ensure continuity of social protection.

- (h) **Shared responsibility between origin and destination countries** – As effective and sustainable reintegration requires the safe and productive working conditions of migrant in host countries and given the economic contribution made by migrants in host countries, the reintegration path should be a shared effort requiring close cooperation between nations.

Having discussed the importance of an effective reintegration path for the empowerment of migrant women, the following parts of this report will analyse the Cambodian economic environment from a migrant women's perspective. The evaluation will seek to understand factors that can impact the economic empowerment agenda, measures in place that may already promote these objectives, challenges that must be confronted and enablers that can drive the agenda.

### 4.3. Defining women's economic empowerment

It is important to first develop an understanding of the concept of women's economic empowerment. OECD defines it as (ADB, 2015):

The capacity of women and men to participate in, contribute to and benefit from growth processes in ways that recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth. Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information.

Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society.

There is no separate definition for migrant women specifically. The essence of the definition is allowing the dignified participation of women (and men) in the economy by providing them with sufficient skills and tools so they will have equitable access to opportunities and financial assets in order to achieve sustainable livelihoods.

### 4.4. Current economic empowerment efforts in Cambodia

The **Rectangular Strategy for Growth, Employment, Equity and Efficiency** is one of the Government of Cambodia's national strategies to drive economic empowerment. The objectives of this strategy are as follows: (a) economic growth; (b) employment particularly for youth; (c) equity through poverty reduction; and (d) strengthening of the institutional capacity and governance process (Government of Cambodia, 2018). The strategy is being implemented in phases. Rectangular Strategy Phase IV was launched in 2018 to act as a clear blueprint to guide development in a sustainable manner by ensuring effectiveness of public delivery vehicles through efficient management of resources. While gender was not mainstreamed in the

strategy, ADB (2015) contends that phase III of the strategy (implemented between 2014 and 2018) made clear reference to improving women's participation in the economy through four rectangles: (a) promotion of agriculture; (b) development of physical infrastructure; (c) private sector development; and (d) employment, capacity-building and human resource development. Recognizing the extensive involvement of women in the agriculture sector, phase III of the strategy proposed the intensification of technologies and automation to improve productivity. It also recommended commercialization of produce and development of the agro-industry on small and medium scales such as vertical farming. Through private sector development, small and medium enterprises owned by women were encouraged to be integrated into the global value chains to drive exports. Various measures were also proposed to better connect women to work opportunities through provision of vocational training and overall strengthening of labour practices.

Phase IV of the strategy also planned economic development through four rectangles but with each side reframed and action plans reprioritized to better respond to shifting patterns in the global economy and emerging themes such as Industrial Revolution 4.0 and climate changes (Government of Cambodia, 2018). This phase arranged the sides of the rectangle in the following order: (a) human resource development; (b) economic diversification; (c) private sector and job development; and (d) inclusive and sustainable development. While agriculture, the sector with significant women participation was mentioned in top order in phase III of the strategy, it is now placed in the fourth side of the rectangle and discussed in the context of sustainable development. As the first side of the rectangle is human resource development, the agenda to improve gender equity and social protection that forms one of the sub sides of this first rectangle now appears to be more prioritized. Previously in phase III, it was discussed under the fourth side of the rectangle. There is limited research studying phase IV or its effectiveness. This is understandable given that it was only implemented in 2018. It is however interesting that phase III of the strategy mentioned the terminology "women" 22 times, while phase IV only made reference to it four times.

Overall, the Rectangular Strategy is an admirable initiative in the journey to empower women. However, it does not focus on migrant women, and many of the measures proposed seem to skew towards skilled women or those already on the empowerment spectrum. They may not necessarily apply to lower- or semi-skilled women. Women may only be running micro-businesses without the scale necessary to enter export value chains. Migrant women who have just returned may also not own the required networks to commercialize ventures or ideas. This will take time. Adoption of automation in agriculture or farming practices may necessitate land ownership, something many Cambodian women may not have. Some of the recommendations may also need to be reviewed in light of future crises, such as another pandemic or climate disasters. Many export sectors such as garment trade may take years to recover and may not provide continuous flow of jobs.

**Sustainable Development Goals** – Cambodia has embraced the United Nations 2030 Agenda for Sustainable Development including SDG 5 (gender equality) by setting localized goals and targets and determining how they will be implemented (Open Development Mekong, 2020). Led by MOP, the localized plans were integrated into national plans in 2018 (ibid.). Prior to adopting the SDG, targets related to gender equality and women empowerment were expressed as commitments in better educating women, providing them with paid jobs, increasing their decision-making capacity and reducing violence against women (ADB, 2015). Cambodia made notable progress in reducing gender disparities in accessing education and recorded significant improvements in increasing women’s participation in paid wages, as well as increasing their involvement in decision-making platforms by 2015 (Open Development Mekong, 2020). Performance in reducing violence was not documented due to the lack of reliable information.

In 2013, MOWA launched the Millennium Development Goal Acceleration Framework Cambodia Action Plan 2013–2015 to focus on the women empowerment agenda (Cambodia, MOWA, 2013). The action plan was supported by the United Nations Development Programme (UNDP), development partners, NGOs and the public sector. It prioritized the following areas:

- (a) Provision of job trainings consistent with market demands;
- (b) Promoting the enhancement of micro/small/medium enterprises owned by women;
- (c) Improving livelihoods in rural communities.

The plan does not make specific reference to migrant women. While its focus areas were closely aligned to core issues faced by marginalized women such as job insecurity and poverty, various challenges hampered the full delivery of the action plan. Training provided did not exactly match market demands and did not cover much on entrepreneurial skills. Empowerment efforts did not improve the flow of updated business information to women. Livelihoods programmes were still not able to generate sufficient income-paying jobs in rural areas (Cambodia, MOWA, 2013).

These policies and targets were transitioned into SDG 5 and rapidly integrated into national policies designed to promote gender equality namely the National Strategic Development Plan 2019–2023, the Rectangular Strategy Phase IV (Open Development Mekong, 2020), as well as the Neary Rattanak Strategy IV. The target recipients in these policy frameworks and agenda are women and girls in general, and the policies are expected to benefit migrant women. However, as the documents do not make specific mentions of migrant women, intervention measures may not address their unique needs nor can key performance indicators track the overall progress made in empowering them.

**Neary Rattanak Strategy V (2019–2023)** is a five-year strategic plan for strengthening gender mainstreaming and women’s empowerment (Cambodia, MOWA, 2019). This fifth iteration of the strategy was updated from previous versions to reflect

the Government of Cambodia's continuous commitment in prioritizing the women empowerment agenda. Just like the Rectangular Strategy Phase IV edition, the Neary Rattanak Strategy Phase V is also drafted to respond to regional and global development trends. The Neary Rattanak Strategy must be applauded for the specific mentions made to women migrant workers in its action plans. The document calls for the formulation of initiatives and programmes to reduce violence against women including migrant women and the general protection of the rights of migrant women. Such reference was not found in the Rectangular Strategy document. The fifth edition of the Rattanak Strategy policy can appear more aligned to its overall women empowerment agenda if it also includes action plans to improve the economic status of migrant women.

Cambodia's women empowerment agenda may need to be relooked at in light of the pandemic, as a general slowdown in the country's economic performance may delay the achievement of targets. The pandemic is potentially also going to change the key drivers of the economy. Pre-pandemic, the main drivers were garment production, agriculture, construction and tourism. Of the low-paying jobs in the garment sector, 90 per cent were held by women, while women's participation in the agriculture sector was 75 per cent. Only 27 per cent of women worked in formal sectors. Many of the country's empowerment strategies were drafted with the aim to increase women's participation in the formal sectors. The pandemic and possibly future crises such as climate disasters may change the way both the formal and informal sectors operate. The profile and availability of jobs and opportunities in a post-COVID-19 environment may be very different from previous predictions, estimates and projections made. To understand the emerging economic drivers post COVID-19, a review of Cambodia's economic outlook as it fights the pandemic is first necessary.

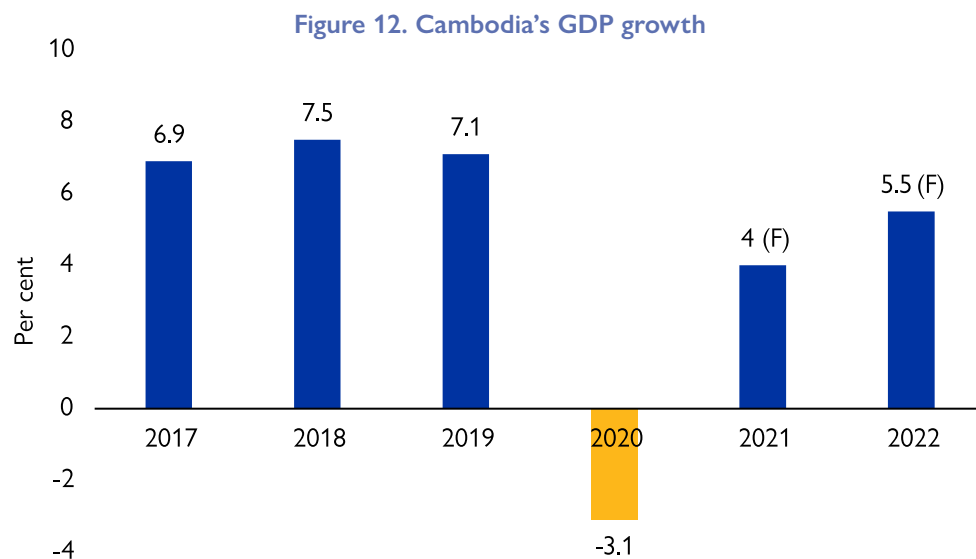
#### 4.5. Impact of COVID-19 on Cambodia and ASEAN economies

Cambodia recorded its first case of COVID-19 on 27 January 2020 (*Khmer Times*, 2021). This was after Thailand became the first country in ASEAN to have had a positive case on 13 January 2020 (ASEAN, 2020a). After the first case, various cases were reported in Cambodia, arising from both imported and locally transmitted situations. As the pandemic spread globally, Cambodia took steps to curb the spread of the virus. In March 2020, it imposed restrictions on international arrivals, closed education institutions and garment factories, shut entertainment centres and cancelled major events on public holidays (Vida, 2020; Deutsche Welle, 2020; Fresh News, 2020). Other countries in ASEAN such as Malaysia and Thailand also put in similar measures. These measures were able to contain the spread of the disease in Cambodia and the ASEAN region, with Cambodia recording no new cases for many weeks in the middle of 2020. A community outbreak in November 2020 in Phnom Penh however compelled the Government to impose social distancing measures once again, shutting down schools, businesses and social gatherings (*Khmer Times*, 2021). The ASEAN region also experienced similar community outbreaks. Cambodia went on to see another major community outbreak in February 2021,

forcing the country to go into a national lockdown in April 2021 (Turton and Meta, 2021; Idrus, 2021). It has since started its vaccination programme, and lockdown was lifted in May 2021 (Reuters, 2021; Idrus, 2021). Despite the various outbreaks, Cambodia remains as one of the countries in the world with low fatality rates caused by the virus. It only recorded its first death in March 2021 (Cheang, 2021).

Cambodia had been making great success in growing its economy since peace was established in the 1990s. It recorded strong economic growth, averaging 7 per cent between 1994 and 2015 transforming itself from an agrarian-focused market to one that contains a mix of agriculture, industry and services (OECD, 2017). Income per capita rose from USD 248 in 1994 to USD 1,159 in 2015 (ibid.). There were various challenges such as poverty in rural areas, insufficient jobs for a growing young population, low participation of women in the paid labour force, significantly low financial literacy rates and gaps in digital connectivity between the rural and urban communities. Still, the economy was growing and continued to pose growth in excess of 7 per cent up until 2019 (ADB, 2021a).

Tourism, manufacturing exports and construction contributed to more than 70 per cent of growth and 39.4 per cent of total paid employment in 2019 (World Bank, 2020a). COVID-19 unleashed health and economic threats to the economy, resulting in the country experiencing the worst economic deceleration in more than 30 years. The pandemic caused Cambodia to suffer the sharpest economic decline in history as it recorded a negative growth of 3.1 per cent in 2020. Poverty rate doubled to almost 17.6 per cent and unemployment rose seven folds to 4.8 per cent (United Nations, 2020a). Domestic investments that fund many infrastructure and development projects decreased by USD 660.8 million in 2020, representing a 20 per cent drop from the previous year (Multi-Partner Trust Fund, 2020).



Source: ADB, 2021b.

Note: F – Forecast.

Sectors, such as garment, tourism, manufacturing exports and constructions that were the economies' main engine of drivers saw steep deceleration. Cambodia extensively exports to two large markets, namely the European Union and the United States, exporting 35 per cent and 30 per cent of its total exports respectively to these trading partners (Multi-Partner Trust Fund, 2020). With the disruption in global supply chains, exports to these markets were adversely affected. The partial withdrawal of the European Union's Everything But Arms trade preferential scheme will further affect approximately 20 per cent of Cambodia's exports to the European Union (World Bank, 2020a). This scheme allowed Cambodia free export quotas with zero tariffs to the European Union. The sanction can greatly affect the already suffering garment industry.

The exact number of workers including migrants affected by the pandemic in Cambodia is not available, as many cases go unreported and the situation is ever evolving. ADB estimated that Cambodia would lose 390,000 jobs because of the crisis (ASEAN, 2020a). As of August 2020, 400 garment factories have fully or partially shut down their operations, affecting the jobs of approximately 150,000 workers (Multi-Partner Trust Fund, 2020). Travel restrictions have also hurt the country's travel industry. It is estimated that the tourism sector will take a USD 3 billion hit due to lockdowns and border closures. The industry has shed close to 200,000 formal and informal jobs (ibid.). As of October 2020, Cambodia recorded about 300,000 job losses particularly in the tourism and garment industries (Xinhuanet, 2020). At least 1.76 million jobs on the whole are at risk due to the pandemic (World Bank, 2020b).

The banking sectors that were initially not as badly affected had to provide for loan moratoriums and repayment schemes to affected households and businesses. Restructuring plans have cost the sector USD 2.16 billion between March and June 2020 (Multi-Partner Trust Fund, 2020).

The economies of other ASEAN countries also took considerable hits. Real GDP growth forecasts dropped from -3.4 to -8.0 per cent across the region. Cambodia, Malaysia, the Philippines and Thailand are expected to face the sharpest drops caused by drops in tourism, manufacturing resource exports and drop in remittances (ASEAN, 2020a).

In addition to the decline in tourism, global trade has fallen and is not expected to recover immediately. Economic recessions are expected in the world's biggest export markets, such as the United States and the European Union (Inman, 2020; Stevis-Gridneff and Ewing, 2020). These recessions have had and will continue to have adverse effects on employment in ASEAN countries. The large share of informal workers and the high poverty in some ASEAN countries means a large portion of workers have limited access to social protection and are highly vulnerable to unemployment because of COVID-19 (ASEAN, 2020a). The World Bank estimated that foreign remittances in ASEAN can drop by around 19 per cent in 2020 from its 2019 levels due to COVID-19 (ibid.). Any falls in remittances can potentially drive migrant workers' household back into poverty or increase their indebtedness. It will



also affect the way they deal with health crisis, as households typically take loans to fund health-care expenses.

The pandemic will likely negatively affect ASEAN's progress towards the SDGs. In early 2020, a United Nations report illustrated that the region's SDG progress had already slowed and that the region was a long way from achieving most goals by 2030 (ASEAN, 2020a).

Across the globe and in various spheres, the impact of the pandemic is exacerbated for women and girls as detailed in Policy Brief: The Impact of COVID-19 on Women (United Nations, 2020b). Slowing down of the economy will hit women even more than men considering they generally earn lesser than men. Their overall health conditions will deteriorate due to burdens placed on national health-care systems delaying medical treatments. They will also face the burden of unpaid care work looking after children who are unable to go to school and the elderly while the restrictions in movements and stay-at-home orders may expose them to sexual and physical abuse (ibid.).

Formal remittances that Cambodia received also fell in 2020. According to data from NBC, the country received USD 1.2 billion in 2020, which is a sharp reduction of 17 per cent from USD 1.5 billion in 2019 (Kunmakara, 2021). More than 70 per cent of the monies received came from Thailand, which is consistent with yearly trends given the large number of Cambodian migrants in Thailand. The aforementioned remittance figure does not take into account remittances sent or brought back by irregular migrants, although this amount would probably also have seen a similar decline given that many migrant workers were left without jobs during the pandemic. The formal remittance number also does not make reference to the amount brought in by low- or semi-skilled migrant workers or migrant women to facilitate further analysis of remittance trends within these groups. Regardless, the drop in remittances is expected to affect the rural population, most of which are women (63%) (Gravesteyn, 2020).

Prior to the pandemic, there were already many challenges in the provision of jobs for women and women migrant workers. Women in the labour force had low levels of education. In 2013, 84 per cent of women aged 15 years and older had primary school education or less compared with 76 per cent of employed men (ADB, 2015). This figure does not single out migrant women, but earlier sections of this report have highlighted that migrant women have a lower educational attainment. Due to the education gap, employment of women in Cambodia is largely concentrated in low-skilled areas, such as services and sales (2.16%), agriculture, forestry and fishing (42.4%) and crafts and related work including garment manufacturing (15.4%) (ibid.). Global climate change conditions were also increasing women's vulnerability to job security particularly those who depended on land for income. Cambodia was also reliant on the export markets and thus was very vulnerable to global economic shocks. Many of the job losses were recorded in manufacturing facilities that provided jobs to women and returning migrants. These dynamics will no doubt affect migrant workers' competitiveness and their ability to attract jobs in a post-pandemic environment.

Looking ahead, the economy is expected to rebound and grow at 4.1 per cent in 2021 and 5.5 per cent in 2022 (ADB, 2021a). Growth is expected to be spurred by recovery in trading partners such as China. Travel restrictions that are expected to be in place for the most part of 2021 due to local outbreaks that started in February 2021 will mean that the tourism sector will continue to record contraction in 2021. Industrial productions will see strong growth expanding by 7.1 per cent in 2021 and 7.0 per cent in 2022 spurred by recovery in the garments, footwear and travel goods sectors. The non-garment light manufacturing industry that performed remarkably well in 2020 (with exports rising by 23.1%) will also drive the growth of industrial productions. Recovering from the floods in 2020 and responding to demands from China, agriculture is expected to gradually pick up and grow by 1.3 per cent in 2021 and 1.2 per cent in 2022 (ADB, 2020).

#### 4.6. Key economic drivers post COVID-19

The pandemic has changed the way we live and introduced new practices, some of which may be normal and permanent moving forward. It is also expected to change economies. The following observations can be made not just in Cambodia but in the rest of the world as a result of the pandemic:

- (a) Crises trigger survival modes in which humans conserve resources to be kept for basic necessities such as food, health and housing.
- (b) The need to survive particularly in isolated conditions will drive humans to innovate creative ways to earn income, find basic necessities, interact with others and seek help to protect their livelihoods and health.
- (c) Human beings are highly agile and adaptable.

This survival pattern is inherent not just among individuals but also among governments, corporations, non-profit organizations and various formal and informal demographic groups in a society. In a post-pandemic environment and other types of crises, there will be demand for basic needs and essentials like food and housing. The mode of delivering goods and necessities will shift. The way consumers purchase goods and services will move from traditional face-to-face or over-the-counter methods to real-time platforms that can sell from anywhere anytime. Work, vocation and businesses will no longer be offered from brick-and-mortar establishments but from anywhere with technological connectivity. Some of these trends were already detected pre-COVID-19 due to the wave of digitalization and increased forces in globalization. The pandemic has accentuated these trends.

Literature written prior to the pandemic was already emphasizing the need to divert from export-oriented industries, convert household businesses into more formal set-up, acknowledge the importance of the MSME sectors to support domestic consumption and recognize the potential that automation has in creating new jobs. Automation will require new skills in traditional industries, such as the use of machines to design garments (Cunningham and Hollweg, 2019). Thus, advocacy

was already in place for policymakers to pay attention to new economic drivers. These however did not have migrant women in the centre stage, and so not all the sectors identified or interventions proposed may have benefited them directly or immediately. Nevertheless, they provide useful guides in charting the future of the Cambodian economy and job prospects for migrant women.

The following sectors are expected to drive the Cambodian economy as it emerges out of the pandemic.



### Agriculture

The agriculture sector is expected to grow underpinned by higher crop production after floods in 2020 and bigger food demand post COVID-19. The signing of a new bilateral free trade agreement with China is also expected to boost agriculture and aquaculture exports. Cambodia also showed strong performance in rice exports in 2020. The economy earned in total USD 366.44 million from rice exports in the January–October period (Khmer Post Asia, 2020).



### Food business

The pandemic caused food inflation due to global supply chain disruptions. “As countries strive to be more self-sufficient and reduce import-dependency by promoting local supply chains, the Mekong River Basin could be heading towards post-COVID-19 food insecurity” (Nortajuddin, 2020). Workers laid off in urban areas and other vulnerable groups including migrants reduced food consumption. The pandemic has prompted the activation of local supply chains to process and distribute food in a more efficient and affordable manner.



### Light manufacturing

Although the pandemic stalled factories and caused export delays, the light manufacturing sector remained in business in 2020, producing goods for exports particularly to the United States and China to be used in the manufacturing of final goods like mobile devices and bicycles (items that people all over the world continued to use in lockdowns). Industrial production is expected to expand by 7.1 per cent in 2021 and 7.0 per cent in 2022 alongside rebounds in garments, footwear, travel goods and light manufacturing sectors (ADB, 2020). In addition to electronic goods and bicycle production, moving forward, Cambodia will be used more extensively to produce sustainable food packaging materials, PPE and even health-care products given the availability of affordable labour. The production of handicrafts and travel equipment are expected to rebound at least when regional travels resume.



### Real estate

The real estate sector was one of the key drivers of the economy prior to the pandemic fuelled by strong foreign direct investments particularly from China. Although the sector stopped constructing when lockdowns were imposed, it regained momentum in 2020, with foreign direct investments continuing to flow given the Government's strong commitment in developing the infrastructure and energy sectors, which is one of the agenda of the National Strategic Development Plan 2019–2023 (Property Area Asia, 2020). The sector is expected to recover in 2021 as construction activities resume (ibid.).

E-commerce will be more prominent in a post-COVID-19 environment especially in the way goods and services are sourced and sold. It will also affect the way remittances are made. Technology is thus going to greatly influence the mode of production, marketing and branding of goods and services and how businesses reach consumers. A wider adoption of e-commerce will accelerate digitalization of the Cambodian economy (Banga and te Velde, 2020). Cambodia has been recording steady increases in Internet penetration rate since 2000, although access is greatest within the 15 to 24 years age group. Internet penetration rose from zero in 2000 to 40 per cent in 2018, although the country still lags behind Viet Nam (57%) and Thailand (70%) (ibid.).

Digitalization will produce new business models in Cambodia, and the pandemic will accelerate acceptance of these by consumers. The emergence of start-ups taking advantage of digitalization is even perceived as an opportunity to cushion Cambodia from severe damages caused by the pandemic (UNCTAD, 2020 as cited by Pirun et al., 2021). Some key examples of such opportunities include “use of digital payments; brick-and-mortar shops using online sales channel for the first time; new digital business models; use of responsive supply chain management systems to address supply disruptions and uncertainty in demand; and access to remote technical assistance and training as a response to travel and social distancing restrictions.” (Castañeda-Navarrete et al., 2020). Business models that use digital platforms to sell goods and services will start gaining prominence over brick-and-mortar shops. Grocerdel is an online start-up company that sells fresh farm produce in Phnom Penh. Consumers order online and groceries are delivered to their homes. Grocerdel saw its sales increase by 165 per cent during the pandemic and had to increase its staff by 50 per cent to cope with demand (Banga and te Velde, 2020). Tinh Tinh E-Commerce is another digital marketplace that allows consumers to shop online for an array of products similar to products sold on Lazada or Shopee. Tinh Tinh (the Khmer for “buy buy” in English) sources for products from sellers and entrepreneurs in Cambodia to be sold to consumers online. The partnership with Cambodia Post provides the logistics Tinh Tinh needs to deliver products to consumers (ibid.).

These business models require strong digital infrastructure to reach consumers and a reliable transport network to ensure goods are delivered on time. It will revolutionize the way businesses operate in Cambodia and how consumers shop. Consumers can opt not to leave their homes to shop if they have the means to access digital

marketplaces. It will also enable goods and services located far from consumers to be delivered to them if these are made visible to them online through effective digital marketing strategies. While these models at the beginning may only be developed by savvy technopreneurs or used by those digitally connected, their development and adoption can reach vulnerable groups like women migrant workers in rural areas in smaller scale or over time. The trend may compel women migrants or small business owners to be innovative and develop simplified versions of these models to sell farm produce to the community living around them for example. There is great potential to encourage women migrants to become entrepreneurs through the introduction of these business models. The more sophisticated digital platforms like Grocerdel or Tinh Tinh may also provide jobs or selling platforms for women migrants to promote their goods and services. Also termed as gig opportunities, such jobs allow workers to attach themselves to these digital platforms either as contractors or employees to sell the services and offerings of the platforms to consumers. Grab is an e-commerce ride-hailing platform that launched its business in Cambodia in December 2017 (Grab, 2017). Though most of its drivers are men, Grab is increasingly engaging women to join the pool of its gig economy drivers. If women are equipped with the skill required, Grab may be able to offer jobs to migrant women. No doubt the gig economy may initially only provide job or business opportunities in urban areas and to skilled workers, its concept can quickly reach rural areas with better digital connectivity and policy support. Increased and improved ICT infrastructure in rural areas may pave the way for both men and women migrant workers to leave permanent jobs and become gig workers to take advantage of the flexibility offered by such jobs. Literature is calling for more recognition of migrant workers in platform-mediated gig work. To date, the study of platform-mediated gig work has not devoted much attention to the role of migrant labour and its governance given that migrants constitute a large and growing section of the urban gig economy workforce (van Doorn et al., 2020). Studies such as the one conducted by van Doorn et al. (ibid.) may see more comprehensive collection of data on migrant gig workers to acknowledge their status and protect their welfare supporting their transition to this mode of working.

Such is the potential of e-commerce and the new economic drivers in Cambodia. Economic recovery after the pandemic will require greater efforts to foster the uptake of e-commerce and digital solutions all over the country (UNCTAD, 2020). Various challenges that curtail the faster adoption of e-commerce opportunities and the digitalization agenda will require more focused government attention and policy support to overcome such hurdles. Pirun et al. (2021) highlighted some of these challenges in a survey conducted on youth in Cambodia. Problems mentioned include the slow speed and high price of Internet access, followed by the unstable and high prices of electricity. Cambodia has seen a climb in energy generation against a backdrop of increasing energy demand (ibid.). However as at 2019, only 60.6 per cent of the population has access to electricity (ibid.). The Government of Cambodia has started paying attention to many of these issues in its effort to improve the country's digital and e-commerce infrastructure. It is finalizing an e-commerce strategy with the support of the Enhanced Integrated Framework, implementing an

e-commerce law and reviewing a draft cybercrime law to protect the privacy of users (UNCTAD, 2020). The Ministry of Commerce (MOC) has also reduced the cost of registration by 40 per cent to ease the burden of formalization for start-ups (ibid.). Cambodia's ICT Masterplan 2020 details strategies to improve ICT skills among Cambodians, improve service connectivity especially among the rural population, enhance the country's ICT capabilities through research and development and standards development, as well as enriching e-services including e-commerce (Korea International Cooperation Agency and Korea Information Society Development Institute, 2020). The Government also supported the development and expansion of fibre optic cables to provide the infrastructure required to have faster and stable digital connectivity (Pirun et al., 2021). Cambodia is also touted to be one of the first few countries in ASEAN to roll out the 5G technology (ibid.). Through the Policy Framework for Cambodia's Digital Economy, the Government is making significant efforts to build the capabilities and environment needed to reap the benefits of digital economy (Castañeda-Navarrete et al., 2020). These commitments reflect the Government's recognition of the potential e-commerce has in driving growth. E-commerce proponents are calling for more investments to increase affordability and wider coverage of digital services in various parts of Cambodia to promote greater digital adoption and reduction in the country's digital divide (Pirun et al., 2021). It is also unclear if the efforts are targeted towards improving the digital capabilities or connectivity of migrant workers or migrant women.

Regardless of these hurdles, the following table lists the possible job or business opportunities for migrant women in Cambodia in the emerging sectors identified above post COVID-19.

**Table 1. Examples of job opportunities for migrant women in the new economy**

Sector	Opportunities	Suitable for
Agriculture and organic produce	Vertical farming to grow herbs for traditional medicines and marketed through WhatsApp, Telegram or Facebook.	Women with farming experience with no land for large-scale farming.
	Supply of organic farm produce directly to local food businesses using ride-hailing services or local logistics company for distribution. Produce can also be sent to local day markets for retail sale or collection by virtual grocery market platforms for online sale.	Women with farming experience or those who worked in grocery stores.

Sector	Opportunities	Suitable for
Agriculture and organic produce	Set up of grocery shops using the crowdfunding model (using equity raised from villagers' passive funds in savings accounts) to sell farming produce, essential goods, phone credit, home-made sanitization products, face masks, eco-friendly sanitary and personal hygiene products for women and others. Villagers can also produce cloth shopping bags to replace plastic bags to be sold in these shops. Profit from the business are to be shared among the equity providers.	Women with farming, garment manufacturing, grocery store and restaurant experience.
	Home-made beauty products to be sold to local or urban communities or through village shops.	Women with farming and manufacturing experience.
	Provision of delivery services for village communities to purchase and dispatch food, groceries and completion of other light errands. Once a reliable supply chain network is created, it can be used to handle more complicated tasks, deliver more goods and cover a wider market.	Women with domestic care or restaurant experience. Income earned can be used to acquire vehicles such as motorbikes to grow the service.
Food business	Home food businesses (ready-to-eat meals, ready-to-cook meals) marketed to the local community using WhatsApp, Telegram or Facebook.	Women who worked at restaurants or as domestic helpers.
	Central kitchen helpers or cooks. Central kitchens are expected to grow in prominence with the growth of ride-hailing services.	Women who worked at restaurants or as domestic helpers.
Light manufacturing	Jobs in factories producing PPEs.	Women with garment production experience.
	Production of handicrafts to be sold on local or regional virtual marketplaces.	Women with handicraft experience.
	Repair and maintenance of light automation equipment such as those used in PPE factories.	Women with experience handling garment production equipment.
Real estate	Outsourced cleaning services at construction sites as businesses outsource services to reduce costs.	Women who used to work as domestic helpers.
	Opportunity to work as nursery assistants to mind children of construction workers or at childcare centres in residential flats as real estate developers increase child-minding facilities to face future work disruptions.	Women with domestic care experience.
	Care home workers for the elderly community.	Women with domestic care experience.

Sector	Opportunities	Suitable for
E-commerce business	Riders or drivers of ride-hailing services. Partnering with operators who have vehicles to lease out if riders or drivers do not have their own vehicles.	Women who were former tuk-tuk drivers.
	Creation of digital content featuring women's lifestyle and experiences. such as farming work, cooking demonstration or handicraft techniques to be shared on social media platforms to generate followership. This opportunity will require a good ICT infrastructure in villagers and the women to be equipped with basic digital skills. Videos with high online circulation can potentially enable the women to earn income from subscription, content viewing or advertisements placed on their content site.	Women with any prior experience with basic smartphone handling skills.
	Sale of handicrafts, beauty products and local food items on local or international virtual marketplaces. This business avenue requires a good ICT infrastructure and reliable logistics services in rural areas. The women will require basic online marketing skills.	Women with handicraft, manufacturing, domestic maid or restaurant experience.
	Production of clothes at home to be sold online both in Cambodia and internationally.	Women with garment manufacturing experience.
	Provision of Khmer language courses online to international aid workers, development staff, researchers, diplomatic personnel or those keen to learn obscure languages. Such services can be marketed online if the women are given basic online marketing skills.	Women with domestic care, restaurant or service industry experience.

Source: Table and content created by the author based on the research done for this report.

The skills required by migrant women to respond to the above opportunities will be discussed in the following section.

#### 4.7. Enablers for economic empowerment

Much has been said about the key drivers and prospects available in a post-COVID-19 environment in Cambodia. Migrant women can access these opportunities either through employment or entrepreneurship. They need to be first enabled and the infrastructure required to promote their participation in the economy must be favourable. The following are the key enablers to support their empowerment.



#### 4.7.1. Skills and training

The emerging economic sectors post the pandemic will create the need for new skills simply because of the wider use of technology and changes in business models. McGuinness (2018) argues that the impact of technology and ICTs will fall disproportionately on employed women, as they work in sectors and occupations that are at high risk of displacement from automation. The groups that will be left behind as the economy transitions, according to the assessment, will be those with weaker basic skills, older workers, the poor, those in rural areas and women. No doubt technology will destroy certain jobs due to automation, traditional functions made redundant can be transformed into online roles to provide similar service but virtually. Many ancillary services will also grow to support the new business models and these may require human skills not machine capabilities. Robots may replace women in garment factories but the women replaced may still be able to provide services as online garment designers or set up online marketplaces to sell clothes. Until self-driven cars are used by ride-hailing services in Cambodia, both men and women will be driving passengers.

At the higher-skilled levels, the new economy will require good digital skills, strong marketing capabilities and financial knowledge. At the semi- or low-skilled levels, there will be a need for technical and vocational skills to support automation processes in manufacturing or the growth of services industries. Nurseries or homes for the elderly will require workers with child-minding and care skills. According to the National Population Projection Report, Cambodia will experience a marked ageing process (Statistics Bureau of Japan, n.d.). By 2030, the country's elderly population will grow from its current 7 per cent to 11 per cent and then to 21 per cent by 2050 (Searivoth, 2019). To address the needs of the ageing society, the National Ageing Policy 2017–2030 calls for the provision of care services for the elderly. To support this objective, the Government aims to provide elderly caregiving training to caregivers, incentivize elderly care home businesses and impose regulations to protect the welfare of the aged community. Migrant women with prior domestic maid experience make good candidates for jobs in this sector.

The delivery of health-care services particularly after a crisis may become more personalized in developing countries like Cambodia and more so among vulnerable communities. Women may choose to seek help from within the community to address illnesses out of fear and lack of financial means to access the services of registered health practitioners. Women are often the bearers of traditional knowledge within homes and communities (Aubel, 2006). During a 2002 pilot survey on Burmese refugee knowledge and their use of traditional medicine, 42 female respondents listed over 190 traditional remedies used for common health conditions, and 13 of these women had learned this knowledge from their mother or grandmother (Bodeker and Neumann, 2012). Post COVID-19, there will be an opportunity for migrant women to develop traditional health products from herbs and plants for use within the community. With access to digital platform, they may even be able to market these products beyond their villagers and even outside Cambodia.

Vocational and technical skills will also be required in sectors that will remain highly relevant post COVID-19 such as agriculture. Creative skills will be another highly useful vocation not just in the digital space but also in the more traditional sectors such as arts and crafts that Cambodia is widely known for. This sector that has a wide participation of women can realize higher potential if workers have the skills to also sell online. The pandemic has also highlighted the gap between vocational and technical competencies among the ASEAN communities and actual market demand. Existing TVET and higher education curriculum may not be responsive to the changing needs of a post-COVID-19 economy and society (ASEAN, 2020a). The TVET landscape in Cambodia and how it can be used as a tool to improve migrant women's skills sets post COVID-19 are discussed further in the succeeding subsection titled "Technical and vocational education and training TVET in Cambodia".

Digital waves are also providing the opportunity to netizens or users of digital technologies to produce content for inclusion and viewing on virtual platforms that can potentially generate revenue for content creators if viewed by a wide online audience. Various online apps and tools such as TikTok and Instagram allow users to create and publish content for free. Migrant workers in Singapore used the TikTok app to stay connected while they were in lockdown (Chua, 2020). Content posted include home-made documentaries showcasing lifestyle experiences, such as cooking demonstration, hobbies, routine day-to-day chores, charity work and even talent displays such as singing and acting. If these clips reach a substantial number of viewers, the content producers can start earning income from advertisements placed on the social media site. The creation of content needs digital skills and a seamless digital infrastructure to allow the swift and smooth exchange of data. The project titled "Go Digital ASEAN: Digital skills to address the economic impact of COVID-19" is an initiative to equip underserved communities in ASEAN with critical ICT skills to leverage the digital economy (Go Digital ASEAN, 2020). Much of rural Cambodia remains digitally unconnected or are only moderately equipped with ICT infrastructure. Nevertheless, migrant women in rural communities with basic mobile phones may feel encouraged to create and share content with small inner circles at the beginning. As more sophisticated digital infrastructure reaches them, they may be able to give the world a glimpse of their lives and start earning income from the commercialization of their content.

As highlighted in earlier sections of this report, literature does not speak much of the skills that migrant women bring home from abroad, and neither do they shed much light on Cambodian women's ability to learn new skills. Such information if available, can be used to effectively map their capabilities against market demands and propose the required trainings to meet gaps identified.

As early as 2010, ILO had prescribed the Guidelines for Recognizing the Skills of Returning Migrant Workers (Lythe, 2010). In the past, ILO worked with the National Committee for Tourism Professionals of Cambodia to produce certification to recognize housekeeping skills of returning migrant workers for use in the hospitality sectors. The ILO guideline also provides a useful and simple guide to map skills of

migrants to current job specifications. However, there is not much literature available to assess the extent of the usage of the ILO guidelines in reskilling and retraining migrant women or migrants in Cambodia in general. The ILO guidelines could also benefit from a refreshing exercise to recognize the skills that will be relevant in a post-COVID-19 environment and how these can be identified and assessed among migrants.

Given that many of the skills migrants developed abroad may be redundant in a post-COVID-19 economy, they will require to undergo reskilling and retraining exercise to transition them to new jobs. Migrant women may be slightly better off than men post COVID-19, although women stand to be more vulnerable to men when automation in industries become more popular. Still, many of women's skills may be used in sectors such as agriculture, craft and care facilities. These however are currently offered in an unpaid way and must be transformed to paid vocation to enable women to earn income from them. There is not much information available on the types of training that returning migrant workers are given to enable them to secure jobs. In an earlier survey conducted by IOM Cambodia on returning migrants from Thailand forced by the pandemic, 95 per cent of the respondents stated that finding a job was the biggest challenge they faced once they came back (IOM, 2020a). Hatsukano (2019), in her work with Cambodian migrants, stated that returnees need more job vacancy information and a skills development programme to secure jobs.

It is also unclear from migrant survey findings how long migrant women remain unemployed or unproductive after their return. Neither are there information to suggest how employers view migrant women and the skills that they bring home. More research is required on the skills that employers will require from migrant women, particularly among employers who will use new business models to reach consumers.

Not all returning migrant workers want to be employed. Hatsukano (2019) states that Cambodian migrants tend to want to be self-employed and start their own business. They need more skills to learn how to run a business, as well as ways to access finance to start a new business. Around 20 per cent of the respondents in the survey stated that they needed knowledge on running a business or information regarding investment opportunities.

Literature studied does not provide evidence of sufficient entrepreneurship training in Cambodia. The lack of knowledge and skills needed to start, manage and grow a business is a key barrier to women's entrepreneurship across Asia and the Pacific as noted by ADB and the Asia Foundation through case studies reviewed to assess lessons learned on women entrepreneurship in Asia and the Pacific (ADB and Asia Foundation, 2018). The key lessons learned from that study showed that women need to be equipped with critical skills to successfully run a business, such as those relating to negotiations and bargaining, marketing, management and production. They also need to be given understanding of economies of scale, accounting knowledge and the essential requirements of financial institutions. Entrepreneurs also need to

be linked to proper networks to understand market demands and develop suitable channels of marketing their products and services. Many entrepreneurs, particularly women in the case studies, find it hard to break social walls and form new networks. In countries such as Cambodia where women hardly move in social circles, this would be an even bigger challenge. Therefore, these skills have hardly been developed among women. The ADB and Asia Foundation study does not distinguish migrant women in its research. However, the challenge described would most likely be applicable to them too, as the research looked at small businesses across Asia and the Pacific.

Entrepreneurship skills can be taught in formal classroom settings, but their principles are best learned on the job. The Akay group, an international spice company in Cambodia, committed itself to empowering women in the spice industry. It aims to increase the participation of women in contract farming to enhance their skills and business acumen so they can succeed as entrepreneurial farmers (ibid.).

WDC provides entrepreneurship programmes for women. Past critiques of the WDC programmes noted that its scope did not address entrepreneurship, while some trainers were not well equipped to train. More research is perhaps needed to understand WDC's capacity to offer such programmes and how it can be equipped to train migrant women to support their entrepreneurship ambitions.

### **Technical and vocational education and training TVET in Cambodia**

Cambodia's TVET road map is expressed in the country's Technical and Vocational Education and Training Policy 2017–2025, which was adopted by the Government on 16 June 2017 (ADB, 2018). This policy instrument is directly linked to the Cambodia Industry Development Policy 2015–2025 and the National Employment Policy 2015–2025 (ILO, 2019a). The link is to ensure that skills and trainings designed are responsive to market demands. Cambodia's vision as stated in its Industry Development Policy is to transform and modernize its industrial structure from a labour-intensive to a skill-driven industry by 2025 (ibid.).

Cambodia's population contains a large cohort of young people between the ages of 20 and 24, and those in the largest age group of 10–14 years old are expected to enter the labour market in a few years (ADB, 2018). An OECD and European Commission study done in 2012 to provide empirical evidence on the interrelations of public policies, migration and development conducted in 10 countries including Cambodia revealed that only 5 per cent of the labour force surveyed in Cambodia participated in a vocational training programme in the five years prior to the survey (OECD, 2017). In 2017, TVET enrolment in Cambodia stood at merely 2.3 per cent (ILO, 2019a). In 2015, nearly half of the country's population aged 25 years and above had only attended primary school and only 13.7 per cent had sat for lower secondary education (ibid.). It will be critical for Cambodia's continued socioeconomic development not only to encourage increased access to technical training for new labour market entrants but also to upgrade the skills and competencies of the existing workforce (ADB, 2018). The new TVET policy aims to guide such effort in a more orderly and structured manner.

Previous TVET and labour market policies resulted in strong skills mismatches and high underemployment particularly in rural areas. Based on data collected by ADB in 2018, the overall proportion of young Cambodian men and women (aged 15–24) not in education, employment or training stood at 12.7 per cent (ILO, 2019a). There is 15.2 per cent of women compared to 10.3 per cent of men from the overall population who are in this category (ibid.). The vast majority of newly created jobs are low-skilled and do not offer decent working conditions (ibid.). Various factors have been suggested by observers on the shortcomings of Cambodia's TVET policies and implementation. The TVET programmes lacked quality assurance, contained outdated training methods and equipment, are thought by trainers who lacked industry experience and were delivered using poor training infrastructure (ADB, 2018). Thus, these programmes were not able to respond to labour market demands. Young people also viewed TVET as an inferior option to mainstream education, and the financial resources allocated to the development of the TVET systems were limited. Acceptance of TVET certification was low in industries, as TVET graduates still demonstrated poor or lack of skills in areas such as reading, writing, computation, communication, problem solving, customer services and foreign languages (ibid.). The private sector and workers' organizations were barely involved in TVET governance (ILO, 2019a).

The new TVET policy was developed through a consultative approach to address these challenges. It aims to achieve four major goals: (a) improve the quality of TVET education to meet national and international market demands; (b) increase access to TVET education for all those who are interested and are deserving; (c) promote private sector involvement to achieve a sustainable TVET system; and (d) improve governance of the TVET system (ADB, 2018). The formulation of the new TVET strategy was made on the back of the Government's ambition to make Cambodia an upper-middle-income nation by 2030, a high-income country by 2050 and increase the contribution of the manufacturing sector to the economy (ILO, 2019a). Manufacturing particularly the light sector has in fact clearly continued to fuel the economic activity of Cambodia during the COVID-19 pandemic (see section 4.6). Prior to the pandemic, the Government had also realized the importance of diversifying exports to increase the sale of non-textile goods and processed agriculture and rely less on garment exports (ibid.). It made plans to further develop the rural SME market and encourage their integration into the national and international supply chains (ibid.).

These plans stem well with the pattern of recovery that the country is beginning to experience while it manages and recover from the pandemic. A cohesive TVET strategy can provide the economy with the required labour force to drive labour market reforms and steer the country through the post-pandemic recovery process. Various areas still need further considerations in the new TVET policy if it is to be positioned as an effective tool to reinforce the labour force and reduce skills mismatch. The policy still lacks the active involvement of the private sector in its formulation. While employers and business organizations were involved in dialogues, trade unions and workers' associations were not extensively consulted (ibid.). Their

views would be valuable in understanding the current skill sets of workers and limitations of current programmes. Their absence from policy dialogues will also cause more discrimination at the workplace. Women and migrant workers have been mentioned in goal 2 of the policy to ensure that programmes developed and offered are equitably accessed by them. In 2017, there were 15 TVET institutions and 24 provincial vocational training centres registered with MOLVT (ibid.). Together, they trained 39,000 people, although less than half were women (ibid.). Much of TVET learning thus happens informally at the workplace in less-structured formats or at private TVET learning centres. Women from rural areas or migrant women who are unemployed may not be able to afford such facilities. As it stands, TVET is considered not appropriate for women given the system's focus on mechanical and engineering related courses (Sothorn et al., 2019). Women may continue to be left out of TVET learnings and programmes if this issue is left unaddressed.

There are also gaps in the middle education level of TVET courses. Short courses offered mainly in the agriculture sector for periods between three to five months have narrow scope. These courses are also not recognized as entry qualifications for acceptance into long courses at higher levels (ILO, 2019a). Long courses are mainly offered in sectors, such as electricity, civil engineering, ICT and accounting and finance, most of which may not be sectors that women qualify for or would be interested in. Lack of continuity between the short and long courses may impede TVET students from being properly certified and becoming eligible for higher sector jobs.

E-commerce has been identified in this report as a key driver that will shape the way businesses are run post COVID-19. The TVET policy or curriculum do not seem to place enough emphasis on ICT courses to improve digital literacy and reduce the digital divide in Cambodia. The interrelations of public policies, migration and development study findings showed that most common training programmes attended by respondents were agriculture related (60%), followed by languages (10%) and ICT (only 8%) (OECD, 2017). If e-commerce is not mainstreamed in the new TVET policy, the programmes offered may not be sufficiently tailored to enable students to explore jobs or businesses in the digital economy.

MOLVT recognizes the importance of providing entrepreneurial skills for Cambodians to enable those who wish to pursue businesses to learn business skills and succeed in their ventures. It is collaborating with international development partners to assimilate entrepreneurship skills in the national TVET curriculum (ILO, 2021b). Entrepreneurship can drive social change, reduce poverty, provide jobs and improve a nation's economic status. Returning Cambodian migrants including women prefer to set up their own businesses rather than be employed (Hatsukano, 2019). Despite the Government's plan to offer entrepreneurship courses in TVET curriculum, the emphasis on entrepreneurship seems to be lacking in the national TVET policy. Entrepreneurship does not directly appear in the goals set out within the policy. It may very well be just included as one of the skills to be taught in programmes offered. It also does not appear to be recognized as an emerging industry component

of the economy but rather viewed more as a type of vocational skill. Entrepreneurial skills should not just be offered to those interested to set up businesses. They should also be offered to those who want to be employed as values such as innovation and creativity, which are core in managing a business, are very much needed at the workplace to transform existing business models and drive growth. It is unclear if the new TVET policy acknowledges these learning requirements or market trends. TVET policies on entrepreneurship must also be viewed and administered closely with policies to further ease the processes of setting up and doing business in Cambodia. Such links are not apparent enough in the new TVET policy instrument.

The new TVET policy acknowledges the importance of having sufficiently trained trainers to offer TVET courses (ILO, 2019a). It approved the creation of a training grant fund to train trainers in various skill areas. There is not much research done to analyse if trainers are accessing the funds effectively or what challenges they continue to face in building their own capacity to teach. The fund is also very much reliant on international funding, posing a question on its sustainability (ibid.). The fund may benefit from more local industry involvement and participation to see continuous supply of resources and provision of training that meets industry expectations. Literature is limited to assess the effective usage of these funds or how trainers have benefited from such incentives.

### Skills evolution

This report has thus far analysed the key growth sectors for migrant women post COVID-19 in Cambodia, the possible jobs and business opportunities available for them post pandemic and skills that would be required to enable them to explore the leads identified. Skills and abilities evolve if provided in a conducive way and nurtured along the way to enable the acquisition of more sophisticated skills and the ability to work in higher growth sectors. Some of the potential skill evolution paths that migrant women can experience if allowed to work in the growth sectors discussed above may look as follows. Table 2 identifies the skills necessary for each sector/opportunity.

Table 2. Skills evolution

Sector/ Opportunity	New skills to be acquired	Possible high growth sectors to progress to
Agriculture	Organic farming techniques, supply chain management, retail management, digital marketing, customer service, entrepreneurship, problem-solving and networking skills.	Automated or machine-powered agricultural manufacturing, food processing, offline and online retail and logistics industry.

Sector/ Opportunity	New skills to be acquired	Possible high growth sectors to progress to
Food businesses	Modern culinary skills, food preparation and preservation techniques, digital marketing, restaurant management, customer service, language skills, communication skills, problem solving, networking.	Sophisticated food and beverages industry for local and international customers.
Light manufacturing	Skills in handling and repairing sophisticated machines, manufacturing, supervisory and managerial skills, machine learning.	Managerial positions in medium to heavy manufacturing industries, contract manufacturers for medium to large manufacturers.
Real estate and care facilities	Business outsourcing, real estate marketing, accounting and finance, managerial skills, senior care service skill, teaching, communication skills, administrative skills, networking, problem solving, entrepreneurship.	Business process outsourcing, real estate, facilities management, senior living and education.
E-commerce	Digital content production skills, acting, digital marketing, financial skills, driving, language skills, international fashion and grooming skills, finance skills, communications and problem solving.	Gig economy, fashion and beauty (business to business or business to consumers) and ICT.

Source: Table and content created by the author based on the research done for this report.

#### 4.7.2. Micro, small- and medium-sized enterprise MSME infrastructure

Reviewed literature discussed various barriers women entrepreneurs faced in Cambodia. These however focused mostly on women who were moderately educated, not those who are low-skilled. A study done to understand the involvement of women entrepreneurs in the water, sanitation and hygiene sectors in Cambodia, Indonesia and Lao People's Democratic Republic described some of these struggles. This study however did not make specific references to migrant women.

**Involvement in low growth sectors.** Women dominated the MSME market in all three countries studied. In Cambodia, 65 per cent of all MSMEs are classified as “women-led” (ADB and the Asia Foundation, 2018). However, these are mostly in low growth markets, such as retail, textile and handicrafts (Leahy et al., 2017). Women often did not have the capacity to move to higher growth sectors. The pandemic has further affected these industries in Cambodia, posing additional challenges on women who must find other means of earning income and possibly remaining longer in low growth sectors if not helped.



**Sociocultural barriers.** Chbab Srey or the traditional code of conduct for women limits their economic independence and access to opportunities.

**Low levels of education and financial literacy.** Most Cambodian women, particularly migrant women, are educated only up to primary level at school. They are also not very financially literate impeding the development of business skills.

**Lack of access to capital.** Low level of education, lack of collateral, undocumented credit history and biasness of financial institutions block women's access to capital.

**Challenges in engaging with stakeholders.** Lack of sufficient representation at policymaking platforms and poor literacy levels prevent women from engaging effectively with the Government or understanding policies formulated.

**These challenges are some of the few that women face in running businesses.** As most women are engaged in the MSME sector, there is an urgent need to strengthen the MSME infrastructure in Cambodia to allow more migrant women to tap into its potential.

### Definition of micro, small- and medium-sized enterprises

Of Cambodia's firms, 99.8 per cent are MSMEs mostly operating in the wholesale and trade sectors (ADB, 2020). Previously, there was no set definition of MSMEs. A new definition was formalized and used at the beginning of 2020. Previous convention defined an MSME as a business with less than 10 employees and less than USD 50,000 productive assets. The classification of MSMEs based on the new definition is indicated in Table 3.

**Table 3. Classification of micro, small- and medium-sized enterprises in Cambodia**

Sector	Number of employees	Productive assets
Manufacturing	< 500 full-time employees	> USD 1 million
Agriculture, forestry and fishing, wholesale and retail trade; and other industrial activities	< 200 full-time employees	< USD 1 million
Other services	< 100 full-time employees	< USD 1 million

Source: ADB, 2020.

The adoption of a standard definition is a useful step in formalizing the MSME sector. Many micro and small businesses in developing countries like Cambodia are not registered. Most of these are women led, as women more than men do not have the literacy required to understand the registration process. Women own only one third of the registered MSMEs in Cambodia (ADB and Asia Foundation, 2018). Formalizing these businesses will enable policymakers to track their performance, allow business owners to receive incentives and interventions and make them better able to access capital. The range prescribed in the values to be used to classify MSMEs is also business friendly and aims to ensure inclusivity of a wide array of

businesses into the definitions. There are a few considerations surrounding the issue of definition. Paid employment is one of the criteria used in the MSME definition. In reality, many micro and small businesses do not have the capacity to employ workers, as employment comes at a cost and requires sustainable cash flows. These businesses instead will engage workers on a contract, part-time or freelance basis. These engagement options offer vulnerable groups such as migrant workers the opportunity to be quickly engaged without having to go through formal hiring process. The existence of such workers or work contracts should be recognized by policymakers in formulating the MSME definition. This can lead to more businesses being able to enjoy the incentives given to MSMEs.

The other consideration is the consistency in treating MSMEs by the various players in the ecosystem once they are recognized as an MSME. While the definitions are seen to promote inclusivity at the policy stage, it is unclear if the processes at financial institutions or credit agencies in Cambodia promote the same inclusivity agenda. If the processes at these institutions are still shaped around the previous definitions, MSMEs will still face restrictions in raising money. For example, previously a small business that had 20 employees and productive assets of 50,000 would not have been regarded as an MSME and may not have been able to access MSME financing. Under the new definition, this business will be classified as an MSME. However, if a financial institution's methodology to assess other credit strengths such as revenue performance is still premised along the old definition, this MSME may not be eligible for funding. The revenue track record required for SMEs are usually far higher than those required by MSMEs. As the new definition of MSMEs has just been implemented, not much literature is available to assess the impact of the aforementioned issues on women-run businesses. More research as the definition is embraced by the market would be useful to understand the impact of these changes on migrant women and their businesses.

#### **Ease of doing business in Cambodia particularly for women-led micro, small- and medium-sized enterprises**

Setting up formal businesses would require a certain level of education including financial knowledge. Many migrant women may fall short of this proficiency. As a result, many businesses are run informally. Women own 65 per cent of all formal and informal private enterprises in Cambodia, but only 1.6 per cent of women's businesses are registered, compared to 6.6 per cent of men's (Leahy et al., 2017; UNCDF, 2018).

Since 2005, the Ministry of OCommerce has implemented measures to reform the commercial registration procedures for SMEs. The timeline required for commercial registration was reduced from two to three weeks to only one week. The documentation required to register an SME was also reduced (Kwanchainond, n.d.).

Leahy et al. (2017) argue however that according to the data collected by the World Bank, starting a local or international business in Cambodia requires 7 procedures, takes 87 days, costs 78.7 per cent of the average income per capita and requires

the entrepreneur to deposit 24.1 per cent of the average income per capita into a bank. They add that Cambodia is ranked just 127 out of 189 countries in the “ease of doing business” ranking. The 87 days translates into 17 weeks. In comparison, it takes 63 days in Viet Nam and 42 days in Thailand to register a business (Baily, 2008). Women also face more costs in setting up businesses compared to men, as they usually would engage an agent given their lack of education and familiarity with policies and procedures.

The capital requirements to incorporate a business was KHR 20 million (USD 5,000) until 2005, which was roughly 5 times per GDP per capita of Cambodia then (Baily, 2008). The cost to incorporate a business was also USD 650. There are also certain hidden costs in the registration process that the locals call “tea money”, which is requested to facilitate registration of business. These amounts are not openly asked but if not paid would slow down the process. This tea money concept is not unique to Cambodia and is silently solicited in many developing ASEAN economies. The Government has taken steps to reduce the cost of doing business. The minimal capital requirement for incorporation was reduced from KHR 20 million (USD 5,000) to KHR 4 million (USD 1,000), and the registration cost reduced from USD 650 to USD 177 (ibid.).

Still, the capital requirement of KHR 4 million translates into USD 981, which may still be steep for women not just migrant workers to pay.<sup>4</sup> From a cultural perspective, women may not feel comfortable negotiating tea money. Migrant women will face the additional challenge of not being familiar with local practices and navigating their way through these administrative hurdles especially if they have been absent from the country for long.

Not much of the reviewed literature offered insights into steps taken by the Government to further simplify the process or make it more conducive for women. More research would be useful in understanding what migrant women felt about the process and what improvements they would like seen to be put in place.

#### 4.7.3. Access to capital

Capital is one of the main foundations of a business. Most micro and small business owners use their own savings or money borrowed from family and friends to start their venture. They do so because they cannot meet the requirements that are set by banks or credit institutions to borrow money, at least not until they prove their business potential and ability to repay debt. Women in general face various restrictions in raising finance. IFC (2008) states that taking out a bank loan to start a business is rare among Cambodian women (Leahy et al., 2017). Loans come with various conditions and can significantly place burdens on entrepreneurs. Women remain more vulnerable than men due to their lack of education, which makes it difficult for them to understand loan covenants.

<sup>4</sup> The rate used is as at 5 June 2021 at USD 1 = KHR 4,077 (<https://xe.com/currencyconverter/convert/?Amount=4000000&From=KHR&To=USD>).

Most of the literature reviewed in evaluating Cambodian women's access to finance centre around women with established businesses (Ty et al., 2009; Leahy et al., 2017). Not many documents the difficulties faced by small businesses or those who trade informally. The documents reviewed also do not make specific reference to migrant women. Much of the research and surveys discussed also used the old definition of MSMEs when evaluating women's eligibility to borrow. Currently, only 3 per cent of women entrepreneurs are well served by the financial sector in Cambodia as compared to 21 per cent in Viet Nam and 18 per cent in the Philippines (IFC, 2019).

The research documents reviewed almost unanimously agree on a few common reasons that impede women's access to finance. Low education levels inhibit them from understanding financing policies or how to negotiate debt terms. Women also lack collateral to back their loans. Most institutions require physical assets such as real estate or land. Many women in Cambodia are not able to proof land ownership. This is a situation that persisted from the Khmer Rouge era (Leahy et al., 2017). Women were given equal rights to own land since 2001. However, a general lack of awareness of this led men to claiming the land (IFC, 2019). Even if women can produce collaterals, the values do not match the market assessments used by banks and financial institutions to value collateral. The shortfall results in them being able to raise loans only in the region of 30 per cent to 50 per cent of the value of the assets (Leahy et al., 2017). The lending community is also biased against women seeing them as unsafe borrowers (International Training Centre of the ILO, 2015, as cited by Leahy et al., 2017). This may be even more pronounced among migrant women. Women are therefore offered smaller loans with shorter periods. Banks' reluctance to lend to women is also due to the absence of a stable credit history. Credit history gives evidence of past debts taken, repayment pattern, defaults and collaterals pledged for borrowings. The Credit Bureau of Cambodia is a central database that allows banks to check customers' previous borrowing history. The database however does not track loans taken in other countries (destination debt in the case of migrant workers who take out loans in host countries) or loans taken by enterprises. It only records loans made to individuals in Cambodia by local financial institutions (UN ESCAP, 2019a). Therefore, if a business owner who has taken a business loan wants to take a personal loan, the history from the business loan is not available to support the personal loan application. Similarly, good credit history on overseas loans is not recognized in Cambodia. Credit history can also be proven in other ways, such as discipline maintained in repaying monthly phone bills for instance. This payment information does not appear to be linked to banks' credit checks, a situation that is not unique to Cambodia.

Turned down by formal financial institutions, women resort to borrowing from informal channels, such as money lenders who charge exorbitant interest rates sometimes as high as 50 per cent to compensate for the lack or absence of collateral (Leahy et al., 2017). This affects the profitability and sustainability of women's business pushing them deeper into debts.

### Microfinance institutions

Microfinance is another form of lending that caters to the capital needs of small businesses. ADB defines microfinance as the provision of a broad range of services such as deposits, loans, payment services, money transfers and insurance to the poor and low-income households and their microenterprises (ADB, 2012). MFIs started serving the Cambodian MSME market from the 1990s to provide an alternative away from informal channels that impose huge interest rates. As at July 2020, there were 75 licensed MFIs in Cambodia out of which 7 were allowed to take deposits from the public (NBC, 2021; IFC, 2019). MFIs that take deposits are also classified as microfinance deposit-taking institutions in literature.

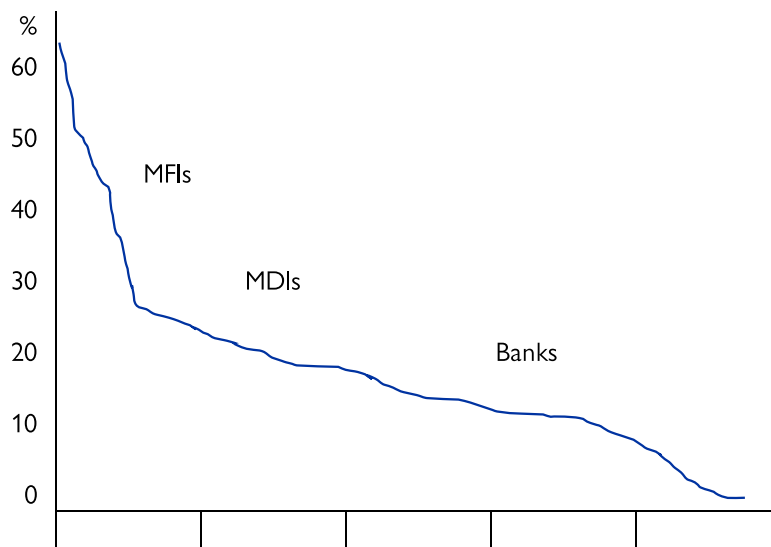
Micro loans are offered to those who are unable to obtain loans from formal channels and are given alongside assistance to help with the setting up of businesses or managing crucial expenses. The main difference between a micro loan and traditional loan instruments is the size. Micro loans are usually smaller in size compared to loans from larger financial institutions. Loans are also given even if borrowers do not have the immediate capacity to repay.

The rapid growth of the microfinance industry has resulted in broad access to finance to most parts of the population (IFC, 2019). Yet Dekeyser (2021) says very few migrant reintegration programmes have included microcredit schemes in reintegration assistance programmes. Microcredit, he argues, is particularly suitable for returning migrants as they usually cannot access traditional lending products. His study however was not focused on women or Cambodia. Various authors including Dekeyser (2021), Blomberg and Dara (2020) have, while supporting microfinance, criticized it for the high interest rates imposed. The growth of the market in Cambodia has also been excessive as if the MFIs were competing with traditional banks for market share. Assets and credits at MFIs in Cambodia have risen more than tenfold since 2010, with an increase of the average loan size from USD 200 to USD 1,000 – twice the pace of per capita income. At the end of 2017, the portfolio reached USD 2.8 billion, distributed to 2 million customers (IFC, 2019). While the model has helped raise many out of poverty by enabling borrowers to purchase farming equipment, high interest rates charge have driven some to sell their land or seek jobs to repay loan (Blomberg and Dara, 2020). Some borrowers also use non-business sources of income to repay loans, as the loans were used for other purposes or income generated from businesses were insufficient to meet loan repayment.

MFIs charge higher interest rates due to their higher funding costs, higher operating costs and higher credit risks associated with small borrowers. MFIs have to travel into rural areas to disburse loans and collect payments, thus the higher operating costs. At the end of 2016, the top ten MFIs that captured about 90 per cent of the market, charged an average of 28 per cent compared with banks' average lending rate of 12 per cent in USD and 21 per cent in KHR (Heng et al., 2021). The range varied between 15 per cent and 36 per cent depending on the risk of the borrower (ibid.). Loans without collateral will be charged higher rates. On the other hand, commercial banks' average lending rates between 2013 and 2017 were in the

range of 11.4 per cent to 11.7 per cent (for USD loans) and 15.5 per cent and 16.8 per cent (for loans in KHR) (UN ESCAP, 2019a). According to Heng et al. (2021), the informal lenders, in contrast, can charge over 100 per cent per year often with predatory terms and conditions.

Figure 13. Interest rate by institutions



Source: Adapted from Heng et al., 2021 and NBC, 2021.

In March 2017, NBC introduced an 18 per cent cap on the annual interest rate of microfinance loans both denominated in local currency and US dollars (Meta et al., 2017). Heng et al.'s (2021) analysis showed that after the cap was introduced, MFIs turned to charge higher non-interest rate fees to offset the interest income loss such that loan-related commission fees tripled, on average across all MFIs.

Assuming a migrant woman who had no formal collateral such as land, borrowed USD 1,000 from an MFI and was charged 36 per cent interest for a loan to be repaid in three years. Every month, she will have to pay around USD 45.8.<sup>5</sup> By the end of the 36 months, she would have paid USD 1,649, 60 per cent more than the original amount borrowed. This is assuming she earns income throughout the loan tenor to pay the instalment amounts. Should she lose her job or suffer illness rendering her unable to work and earn income, the tenor will be extended, and more interest will be charged on her loan. It may push her to migrate again (once her health permits) to repay the debt. Remigration then is used to pay an outstanding loan rather than earn income to be used for other productive purposes. An IOM study conducted in 2011 highlighted this exact point where migrants use work abroad as a way to repay problematic debts (IOM, 2019b).

<sup>5</sup> Payment = PMT (Interest rate/12, Term, Principal amount).

If left to escalate and not intervened, microfinance loans may trap migrant workers further in the debt cycle. Still, microfinance remains a suitable capital product for migrant workers if administered based on ethical lending principles. In Cambodia, it has funded 2 million customers, although it is unclear how many of these are migrant workers (IFC, 2019). Microfinance, if embedded well into reintegration programmes, can provide an alternative source of capital for migrant women.

### **Role of credit guarantee corporations**

Credit guarantee corporations support small businesses with insufficient or no collateral to raise loans by guaranteeing their loan repayment. The guarantee is provided at a fee calculated based on the credit assessment of the borrowers. The guarantee may also take the form of insurance to protect collaterals. Credit guarantee is new in Cambodia. CGCC is an agency set up for this purpose. It is expected to commence operations in the middle of 2021 (Vireak, 2020). Credit guarantee schemes can potentially improve migrant women's access to finance, particularly among those with insufficient collateral or those already in debt. It is with this intention that the programme, Credit Guarantee Scheme for Women-owned Enterprises, was launched as part of the Unlocking Cambodian Women's Potential Through Fiscal Space Creation. Funded by the United Nations COVID-19 Response and Recovery Multi-Partner Trust Fund, it will be implemented by four United Nations agencies: UNCDF, UNDP, IOM and International Fund for Agricultural Development (Joint SDG Fund, 2021).

Through this programme, the implementing partners will work with CGCC to include migrant women as a target beneficiary of the guarantee scheme. The support provided will also assist the CGCC in identifying key MSMEs that can provide jobs and business opportunities to migrant women post COVID-19 and how these MSMEs can benefit from credit guarantee assistance (Multi-Partner Trust Fund, 2020). The effort to promote the extension of credit guarantee to migrant-women-owned businesses is commendable, particularly in a situation where migrant women face punitive interest rate charges from formal and informal money lenders. It can also provide migrant women with a dedicated avenue to raise financing from a provider that is sensitive of their specific needs. The intervention however can be further strengthened if it also addresses issues, such as collating credit history of borrowers, ensuring consistency between credit disbursement policies and the new MSME definition and tracking if loans raised are used for its intended and stated purposes.

### **Crowdfunding as an alternative source of capital**

Crowdfunding is a form of equity capital raised from individuals to be used to start or grow a business. As it is an equity instrument, there is no interest charged on amounts raised. Amounts raised are typically small. Crowd funders will receive a return on the equity if the business makes profits. Crowdfunding is used not just to fund business plans but also to support charity missions. For the latter, funders expect no returns. Crowdfunding is increasingly funding start-up ventures or small

enterprises and gaining popularity as an alternative platform to raise equity. It can be organized informally among friends and business networks or in a more structured manner among the wider public. In many countries such as Malaysia, this capital platform is regulated to protect investors' interest. Crowdfunding can be an optimal source of capital for migrant women, as it gives them access to funds without the constraints of interest charges. It is still at a nascent stage in the financial markets of even developed markets, and naturally its outreach to vulnerable groups like migrant workers is still limited at present. Almost all of the literature reviewed made no mention of this funding platform, except for a news article that reported the winners of a United Nations-led competition to improve access to finance for women-owned or managed enterprises. One of the winning entries was a crowdfunding platform to enable women farmers to raise capital. Another innovative winning entry was the creation of an e-wallet-enabled lending platform to allow women-led businesses to raise capital through their mobile phones (UN ESCAP, 2019b). Once developed, the e-wallet can potentially be linked to a crowdfunding platform to raise money. Crowdfunding option will be an effective tool to be included in migrant women's reintegration plans given its participatory nature in businesses funded. Its coverage promises to be far and wide given its use of technology to reach its audience. For migrant women, it offers them not just the ability to access capital but also a chance to participate in other migrant workers' ventures, as investment amounts typically start at low amounts. Granted migrant women will have to demonstrate financial literacy and be digitally connected to enjoy these benefits, and these are two inherent limitations they face now in society. However, given the small size of the funds transacted, education of the terms of the capital raised can be easily incorporated in financial literacy programmes. On digital connectivity, many of the crowdfunding platforms are offered through mobile phones, something that most migrant women already own. More research is needed in this area to understand women's understanding of financial instruments, the nature of their business ideas to see if these are suitable for crowdfunding platforms, the bankability of such business plans and their capacity to be transacted or offered using digital devices.

#### 4.7.4. Financial literacy

Cambodians display a dismal level of financial literacy due to the lack of education beyond the primary level for a majority of the population. In a survey of 1,035 respondents in urban and rural areas in Cambodia carried out between October and November 2016, Cambodia demonstrated an overall financial literacy score of only 11.5 out of a total possible score of 21 (Morgan and Trinh, 2017). Viet Nam scored 12.0 in a similar survey. These figures are lower than the 30-country average score of 13.3 and are even lower than Thailand's score of 12.8. The score in Cambodia correlated with, among others, age, income and education levels of the respondents. Younger and higher-income respondents showed higher financial literacy levels. In Cambodia and Viet Nam, people with higher education are more financially literate. The literacy score is 12.8 for those with some tertiary education, but only 11.5 for those with some primary education.



On the whole, only 18 per cent of the population is financially literate (UNCDF, 2018). The lack of financial literacy has been identified in the literature reviewed as one of the reasons impeding women from being employed in high-job sectors or becoming entrepreneurs that can make effective business decisions or negotiate capital (Leahy et al., 2017; IFC, 2019).

There is no standard definition of financial literacy. The OECD/INFE (2016) defines it as “[a] combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial wellbeing” (Morgan and Trinh, 2017). It therefore does not only make reference to knowledge but also behaviour in managing financial affairs. Improving financial literacy among migrant women can help them tremendously in putting their overseas earnings to productive use upon return, release them from vicious debt cycles, negotiate high-skilled jobs and save better for the future. It will also enable them to make more informed financial decisions and set more ambitious target if they choose to remigrate.

While reviewed literature states the consequences of financial illiteracy on women, not many have analysed the correlation between their behaviour or background with various determinants of financial literacy. Morgan and Trinh (2017) categorize the study of financial literacy and financial inclusion in Cambodia and Viet Nam into three aspects – financial knowledge, financial behaviour and attitudes to longer-term financial planning. They use indicators such as availability of bank accounts or loans, educational background, experience in making investments and savings pattern in measuring these dimensions.

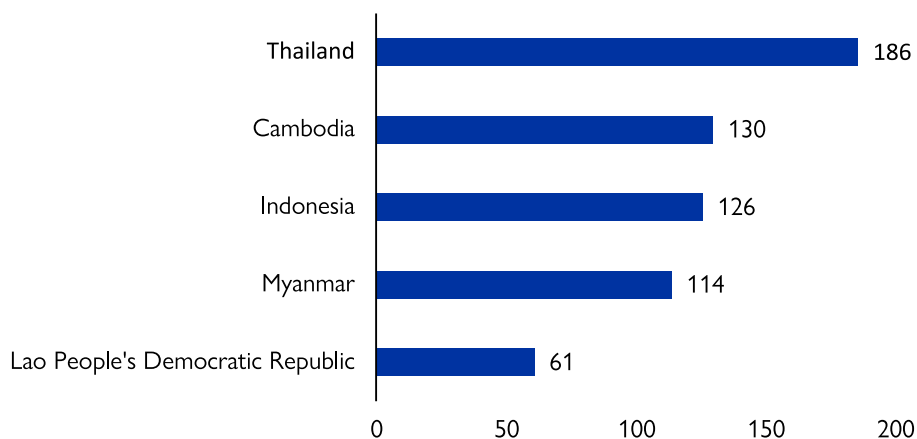
Their study revealed that a higher level of education positively correlated with financial literacy. The education level however was not significant for financial attitudes such as savings. Although their research did not explore further, it can be said that other milestones in life such as having families or migrating may influence financial attitudes more than education. Respondents aged 30–60 demonstrated a higher financial literacy score, although in Cambodia those in 15–24 age group show a higher literacy rate than the population in general (UNESCO Institute for Statistics, n.d., as cited by Morgan and Trinh, 2017). This data supports the inference that Cambodians pick up financial literacy as they mature even if they are modestly educated. The research further showed that those who are self-employed, including housewives or salaried workers, demonstrated higher financial literacy. At a macro perspective, the study showed that education level positively correlated with savings levels. It also indicated that financial literacy promotes financial inclusion that consequently encourages better savings attitude and more resources available for investments and improving livelihoods.

Efforts to promote financial literacy among women in general in Cambodia have been relatively modest. There is also not much data available to assess the financial literacy of migrant women. This information, if available, can guide the design of education programmes to provide migrant women with the required financial knowledge they need to find jobs or manage businesses.

#### 4.7.5. Digital connectivity

Cambodia has prioritized the digital agenda and has put in place policies as early as the 1990s to embrace the digital transformation. These policy measures such as the Rectangular Strategy for Growth, Employment, Equity and Efficiency; the ICT Masterplan of 2020, the Telecommunications and ICT Development Policy, the Industrial Development Policy and the 2019 laws on E-Commerce and Consumer Protection have increased the country's digital coverage (UN ESCAP, 2021). From less than 10 per 100 inhabitants in 2005, Cambodia recorded 130 mobile phone subscriptions per 100 inhabitants in 2019 (World Bank, 2018; World Bank, n.d.b). This also places it ahead of Lao People's Democratic Republic, Myanmar and even Indonesia.

Figure 14. Mobile cellular subscriptions (per 100 people)



Source: World Bank, n.d.b.

As of January 2021, there were 21.18 million mobile connections and 8.86 million Internet users in Cambodia. The Internet penetration rate stood at 52.6 per cent. There were also 12 million social media users (Datareportal, 2021). Despite these dramatic increases, migrant women across the region have low access to mobile phones and the Internet. In the absence of sufficient and comprehensive research on the extent of the usage of mobile phones, the Internet and computer devices (collectively ICT) among migrant women in ASEAN including Cambodia, it is hard to assess the exact penetration of digital services among this community.

The European Union-funded programme “Safe and Fair” commissioned a qualitative study to assess the use of mobile technologies, devices and platforms by women migrant workers in ASEAN countries. Survey respondents included women returnees in Cambodia. The findings provided valuable insights on the behaviour and preferences of migrant women when using ICT (ILO, 2019b).

The European Union study showed that mobile penetration across the ASEAN region has increased significantly in recent years. Women in that study use their devices to download dictionaries or translation apps to guide them through the

migration process. They also use it to store important contact details, such as telephone numbers of recruiters or embassies. Prior to migration, however, women tend to share their phones with family members. They are able to afford smartphones after having worked abroad. The survey also highlighted that the development of sophisticated features on ICT devices to provide security or complaint avenues for migrant women were usually underutilized, as the women were first not aware of such avenues or even if they knew had reservations using them. They remained unaware of help channels, such as hotlines for migrant services or call centres to report problems. The influencing power of family and friends lent more assurance to these women or were by themselves used for exchanging information. Mobile phones and computers are mostly used to stay in touch or as a source of entertainment. Those who have not migrated before and owned basic phones said they would purchase smartphones once they migrated but expressed concern over their lack of knowledge to use such device. Returning migrant women, on the hand, said they used the Internet more extensively, were more likely to have a smartphone including using its features and would be willing to spend more on phone credits.

In reality however, many Cambodian migrant women carry mobile phones with limited features, not necessarily smartphones. The European Union study focused on a small group of 105 potential and returning migrant women from four ASEAN countries of origin – Cambodia, Indonesia, Myanmar and the Philippines.

More effort is needed to collect data from a wider pool of Cambodian returning migrants to understand their digital experience and capabilities. Without digital competencies, migrant women will face challenges in remaining in touch, receiving crucial information on jobs and business opportunities, have less access to capital or financial products (which are increasingly being offered through digital platforms) and be left out of key training, development and empowerment programmes.

#### 4.8. Potential impact of economic empowerment

Empowering migrant women can potentially trigger ripple effects for the Cambodian economy and the livelihoods of the migrant women themselves. From a macroeconomic perspective, it can reduce unemployment, improve literacy rates, reduce poverty levels, narrow digital divides, increase foreign remittances and create more sustainable businesses and jobs. For the migrant women themselves, it can lead to more recognition of skills developed abroad, ability to find paid jobs that match or exceed overseas income as soon as they return, allow them to escape debt traps, increase their savings, protect them from abuse, enable them to own assets and be represented at policy-setting platforms.

Without an effective reintegration programme, it would be difficult to realize and calculate the impact of the above benefits to the country in general and to the migrant women specifically. Much of the literature studied made attempts to quantify or assess the economic impact or loss that the country and the migrant women realized or suffered while they were abroad. These indicators were

flow of remittances, income earned abroad, number of migrant women abroad, number of women trafficked or abuses they experienced during migration. The reports that called for an effective reintegration programme such as that written by Wickramasekara (2019) focused on the parameter for a good programme and potential issues in its implementation. The studies done did not seem to link actions proposed to potential benefits. This connection, if made, can help policymakers measure the effectiveness of recommendations implemented.

Literature written to study women entrepreneurship in Cambodia or elsewhere seem to describe the successes recorded by some of the intervention measures taken. The working paper to document learning of women enterprises in sectors beyond the water, sanitation and health sectors in Cambodia, Indonesia and Lao People's Democratic Republic noted the following:

**Support Her Enterprise (SHE) Invests Incubator Programme.** A programme that supports women in micro industries to scale up their businesses documented the following milestones in 2016. It saw the women coached increase their savings by 30 per cent, 60 Cambodians benefited from job opportunities created and at least 7 women increased their monthly revenue by 10 per cent (Leahy et al., 2017).

**Voucher Skills Training Programme.** A programme implemented by the Directorate General for Technical and Vocational Education and Training and financed by ADB from 2005 to 2015. Technical skills trainings are provided to disadvantaged rural, minority, uneducated and unemployed groups. Of the trainees, 65 to 76 per cent were able to use their skills within six months after training (Leahy et al., 2017).

**International NGO Pact Cambodia's WORTH initiative** – WORTH is a savings-led village bank that channels women's money to business ventures similar to the crowdfunding concept. It also provides basic mathematics and accounting trainings to enable women in the village to manage a bank. Businesses funded were better managed by entrepreneurs, as the capital came from their own savings (Leahy et al., 2017).

These positive observations can be used as a guide in the formulation of key performance indicators to evaluate the performance of empowerment programmes implemented within a reintegration programme.

## Section 5: Recommendations

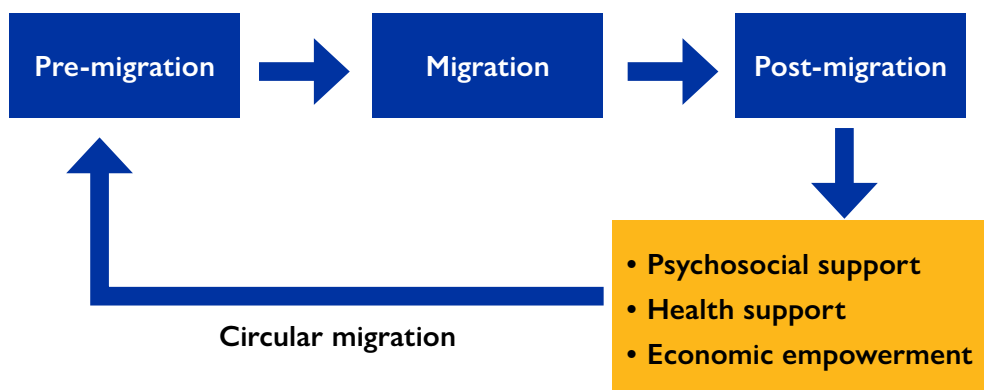
### 5.1. Key recommendations

This report has highlighted the urgent need to economically empower migrant women in Cambodia, particularly after the country and the migrant women themselves were made to feel the impact of the COVID-19 pandemic. The economic empowerment effort should be set within an overall framework of an effective reintegration plan to ensure a smooth resettlement of the migrant women in the local economy and their social settings. The following section discusses various recommendations to achieve this objective, presented under five main categories.

#### 5.1.1. Building an effective reintegration framework for migrant women in Cambodia

Effective reintegration and return preparedness should start from the pre-migration phase and cover the entire migration cycle (Wickramasekara, 2019).

Figure 15. Migration cycle



Source: Graphic and content created by the author based on the research done for this report.

An all-encompassing reintegration framework can enhance migrant women's opportunities abroad, prepare them for the journey ahead, encourage formal migration process, provide them with a safe and sustainable working condition abroad, enable them a dignified return, facilitate their effective reintegration into the local economy and even enable them to remigrate productively if they chose to move again. That will address the circular cycle of the migration process. The whole framework must be looked at holistically and not implemented in piecemeal basis as it is currently done.

The framework should acknowledge women from the very start. Migrant women should be included in the definition of target beneficiaries regardless of their age, skills and migration status. It should not just cover their economic rights but also psychosocial, health and political rights. The framework should be backed by solid evidence gained from data collected from migrants from every cycle of the migration process. The data must be sufficiently updated too. The formulation of this framework must involve migrant women so their views and feedback can be obtained and reflected in policies. There must be cooperation between the country of origin and host country in designing and implementing the reintegration framework.

Some recommendations for policy guidance include the following:

- Ensure a fair recruitment process, paying attention on jobs and wage differences between men and women.
- Reduce or remove recruitment fees and related costs both in Cambodia and in destination countries so that workers leave incurring minimum costs and debt burdens. Recruitment costs and registration fees should rightfully be borne by employers. This recommendation is in line with the ASEAN Guidelines on Effective Return and Reintegration of Migrant Workers (ASEAN, 2020b), ILO Convention No. 181 and ILO General Principles and Operational Guidelines, which call for the elimination of worker paid recruitment fees (ILO, 2020). Many undocumented or irregular migrants choose informal channels to move abroad due to the high costs associated with getting legal travel and work documents. The reduction or removal of recruitment fees may encourage them to choose the formal channels and thus enable authorities in both Cambodia and host countries to account for them and provide the necessary support they need while working overseas and when they return.
- Strengthen and secure border management protocols and procedures in both Cambodia and destination countries at migration checkpoints to reduce irregular migration. Implementation of biometric identification systems, contactless identity verification tools and shared digital immigration platforms between countries to check travellers' background are some steps that can potentially eliminate falsification of travel documents or reduce irregular movements of migrant workers.
- Disseminate information on migration process, typical costs, opportunities available in host countries and risks involved through migration information events held for target migrant communities.
- Hold pre-departure briefings to inform migrants of working and living conditions abroad and informing them of their rights.
- Pairing of migrant women with a mentor or confidante either in Cambodia or with Cambodian migrant women in host countries for support and social interaction.
- Possible provision of financial assistance to alleviate burden of debt.

- Encourage migrant women to register with Cambodian embassies or consulates in host countries.
- Appoint a receiving agent in host countries to receive and account for migrants arriving.
- Increase the use of digital technology to provide support once migrants are abroad.
- Receive them in Cambodia with dignity through provision of support to ease their journey home.

Undocumented migrants such as those using irregular channels or those using the services of unlicensed brokers may fall outside the scope of policies drafted for reintegration. They may also be too afraid to enlist the help of consulate offices abroad when faced with difficulties. There must be more regularization arrangements with countries of destination to extend migration protection measures to undocumented workers so their existence can be recorded and their welfare looked after. In the home ground, harsher penalties must be introduced to curb the practice of unscrupulous recruitment agencies. Still, these measures may not completely eradicate irregular migration practices. So long as migrants choose to travel irregularly and channels are open to support such travels, irregular migration will persist. Such migration practice will also prevail if border management in both Cambodia and receiving countries are not strengthened. Providing migrant women with sufficient knowledge (through means accessible to them or in ways they are comfortable being contacted with) on the risks of irregular or undocumented routes and the potential benefits of regularizing their travels may be required from the onset to discourage women from leaving Cambodia irregularly or informally.

#### **5.1.2. Enhance data collection efforts**

To address the lack of data on women migrants before they leave and once they return, more data collection points should be set up to account for migrant movement and understand their demographics and needs better. Prior migration data can be collected by conducting specific surveys or incorporating relevant questions in national census. These data at the least should include the following:

- Level of education;
- Occupation and current work skills;
- Income, including household income;
- Marital status and dependants;
- Languages spoken;
- Possession of ICT device and amount spent (phone credit, phone purchased);
- Social media usage;
- Availability of land, insurance or other assets;

- Debt commitment – loan amount, repayment, interest rates, term of loan;
- Countries they wish to migrate and jobs they aspire to have;
- How they plan to fund their migration.

The United Nations Joint Study (UNFPA, 2020) and IOM (2020a) collected useful data from both men and women returnees. This however was on a small group of migrants and confined to those who returned from Thailand post COVID-19. Such surveys should be regularly conducted on women returnees. The following additional questions can provide more information on the profile of migrant women:

- Skills acquired from working;
- Length of migration and previous migration history;
- Debt commitments on return, amounts paid while abroad and additional debts taken in host country (if any);
- Social media usage;
- Ownership of assets upon return.

These information can be collected at main entry points or after the returnees have entered the country. If sufficient data are collected while they are away, tracking them would be easy for surveys.

### 5.1.3. Creation of a better social protection system

Both men and women migrants lack sufficient social protection coverage while they are away or when they return. Women are naturally left more vulnerable to the lack of such protection given their gender construct and likelihood of being made to provide for unpaid, unrecorded and excessive care services that can often affect their overall health and mental well-being. Cambodian migrant women who are mostly illiterate and traditional are at even greater danger of being exploited under those circumstances. Various literature studied had highlighted the risk of the lack of social protection system for migrant workers and have made specific recommendations to protect their welfare. The following are some recommendations to make these measures more gender responsive.

- Introduce a government or private sector subsidized insurance scheme for migrant women to protect themselves abroad and their dependants back home including debt repayment. Premiums for such insurance can be paid from salaries earned abroad. This insurance protection can be prescribed in addition to insurance schemes offered and paid by employers. Current insurance schemes provided by employers in destination countries do not cover dependants or other financial obligations of migrants back home. The protection offered by employer insurance schemes are also very basic and is often inadequate to cover various risks that migrants may be exposed to. Those whose employers do not take out insurance protections must rely on their employers to cover their medical needs in



cases of illnesses or injuries. The availability of this subsidized insurance coverage will not only protect the welfare of women but also give them peace of mind abroad and enable them to work uninterruptedly, as their dependants and obligations back home can be adequately protected. To promote affordability of the scheme among migrant women, various models can be considered to offer the coverage. Crowdfunding platforms funded by insurance providers can be created to partially cover premiums in exchange for data on migrant workers that are obtained legally and wilfully from the workers. Future salaries may be collateralized to be used for payment of premiums and employers made to pay for remaining premiums if work contracts are prematurely terminated to discourage migrants workers being made redundant. Another option may be the utilization of the investment income component of the insurance schemes to pay for premiums.

- Portability of insurance coverage between countries of origin and destination as provided by employers so that migrant women can continue paying premiums and receive protection when they return. Continuing existing insurance arrangements will be cheaper than having to take out new policies on return.
- Provide antenatal support for pregnant women.
- Provide easy access to seek counselling services.
- Structure sector-specific insurance products to cover their business ventures.
- Ensure their inclusion in insurance schemes at the workplace to include medical, pregnancy cost and therapy not just for them but also for dependants.
- Encourage their participation in pension schemes.
- Establish a welfare fund or special insurance scheme for migrant workers to cope with contingencies.
- Ensure that MOP's IDPoor targeting mechanism appropriately includes poor households headed by women and explore mechanisms for updating IDPoor more frequently.

As mentioned earlier, undocumented migrants may not benefit from social protection measures and will continue to be exposed to risks while working abroad and when they return. Cooperation with host countries to document workers and tougher measures in Cambodia to curb the illegal practices of middle brokers are among the steps that may be required to reduce the instance of irregular migration and have more migrants covered under social protection schemes.

#### **5.1.4. Implementation of an effective economic empowerment framework for migrant women**

The key sectors identified to provide jobs or business opportunities to low-skilled migrant women in Cambodia post COVID-19 are agriculture, food, caregiving and education support, health care and real estate. E-commerce will greatly shape the way these sectors operate and how consumers acquire goods and services. The Cambodian economy, like the rest of the world, further remains vulnerable to other external threats such as climate disasters or pandemics such as COVID-19 in the future. Migrant women need an enabled environment to allow them to participate in growth sectors and remain agile in facing changing socioeconomic conditions. An effective economic empowerment framework for migrant women should provide them with the skills they require to obtain jobs or set up businesses, a friendly business environment, easy access to capital, seamless connectivity and an opportunity to be heard and represented in the policy-setting arena.

The following are proposed recommendations to enhance the key enablers for an effective economic empowerment framework.

#### **5.1.5. Provision of skills and trainings to obtain sustainable wage-paying jobs or explore viable business opportunities**

- Identify potential opportunities for women in the new sectors, assess the skills required and design suitable training programmes to prepare women for employment. For example, in the services sector, identify the availability of jobs for women as care home workers or nursery minders and provide them with the necessary training to convert their existing domestic care skills to elderly care or teaching support capabilities. Trainers will also need to be retrained in advance to deliver such programmes.
- Develop a more gender- and migrant-responsive TVET curriculum to enable women to acquire the necessary skills in finding employment or setting up businesses in mid- to high-growth sectors, paying close attention to key thematic areas, such as growth of digitalization and diversification of the economy. These TVET training should be developed in coherence with efforts made to ease the process in setting up businesses in Cambodia.
- Ensure accessibility to trainings by giving women information on programme availability and choosing appropriate locations or effective modes of delivering training.
- Provide trainings for migrant women while they are abroad to strengthen existing skills or help them acquire new skills that may be useful for them when searching for jobs or setting up businesses in Cambodia when they return.
- Formulate a mechanism to map the skills migrant women had in Cambodia or earned from abroad against new skills in demand for retaining and reskilling purposes. For example, training women with garment-cutting skills to become producers of PPE materials that would be much needed

in the health-care sector or provision of digital skills for women with basic mobile or ICT skills to enable them to explore opportunities in the digital or gig economy space.

- Develop a plan to support women's career development agenda to enable them to move from lower-skilled jobs to skilled or high-skilled opportunities. For example, coach women who are placed as assistant chefs in central kitchens to be promoted to chefs or supervisors.
- Ensure job vacancies are well posted for migrant women's knowledge through modes that they are familiar with. This information should be given to them even before they return.
- Reduce gender discrimination during recruitment process by calling for greater transparency in the job selection process.
- Review minimum wage setting process to ensure inclusion of intangible factors such as unpaid work hours that migrant women are required to put in and indirect costs such as interests on debts.
- Ensure a level playing field between men and women by reducing gender-driven discriminative practices that may affect women's job development opportunities. For example, allow migrant women sufficient paid maternity care and maternity leave and have their jobs maintained during such absence periods.
- Identify key skills required to turn migrant women into entrepreneurs and nurture such skills in them. Training should cover ways to spot business opportunities suitable with their current capabilities, how to set up a business, basic bookkeeping and administrative knowledge, means to access capital, negotiating techniques and how to build business networks.
- Form closer and stronger collaborations between the Government of Cambodia and international development partners such as IOM to provide training for migrant women before they leave, while they are abroad and when they return. These efforts can capitalize on the tools that the development partners have already created such as the use of recruitment standards developed under the IRIS initiative, the IRIS skills certification programmes to provide credible and market-driven training to migrant workers and online knowledge hubs for migrant workers to obtain safe migration information (for example [www.mitrthai.com](http://www.mitrthai.com)).

#### **5.1.6. Strengthening of the micro, small- and medium-sized enterprise structure**

- Provide for an easier environment to start businesses, such as reducing the number of days to incorporate a business, enabling business owners to track their application transparently, reducing chances for the solicitation of "tea money" and reducing the number of shareholder/directors required to set up a business from the present requirement of two to one.
- Reduce the amount of capital required to set up an MSME company to make it more affordable for migrant women.

- Acknowledge the new definition for MSME in the formulation of tax incentives to ensure that businesses in these sectors also benefit from such incentives. For example, the Sub-Decree No. 124 R.N.Cr.BK that came into effect on 2 October 2018 that provides certain tax exemptions for SME businesses does not include MSME businesses in its coverage (DFDL, 2018).
- Policymakers to acknowledge contract workers and freelancers engaged by MSMEs as employees to enable such businesses to be recognized as an MSME.

#### 5.1.7. Improving access to capital

- Provide support for migrant women to secure asset ownership such as settlement of disputes in land title and release of charges on land for loans acquired to fund migration such that the asset can be put to economic use or pledged as collateral for capital to fund businesses. Educate migrant women on the risks of extending loan terms and how they can escape vicious debt traps.
- Provide migrant women with capacity-building training to educate them on their rights to own assets, operations of financial institutions and fundamentals of financing policies to enable them to be more bankable, know how to negotiate capital effectively and repay borrowings credibly.
- Promote more transparency in the lending policies of formal and informal financial institutions to enable the disclosure of loan eligibility criteria, loan scoring mechanisms, interest rates and all lending fees/costs to enable borrowers to understand their eligibility and commitment required.
- Compile the credit history of migrant women starting from the period prior to migration up to the time they return for the creation of a comprehensive credit profile to be used in their assessment of future credit facilities. Such history can be incorporated into the database of the Credit Bureau of Cambodia. The information can improve the credit score of migrant women and allow them more access to capital at competitive market interest rates. Efforts should also be made to include records of other payments, such as payments for phone subscriptions or utility bills in the credit history of borrowers as such payments also demonstrate payment discipline.
- Enhance the importance of microfinance and credit guarantee institutions in the empowerment agenda by providing adequate training for migrant women on their function, their products and services and eligibility requirements. Provide migrant women with knowledge on preparing credit proposals for them to align their business plans with the eligibility criteria of these institutions to allow their proposals to receive good credit rating. A good credit rating can also enable them to enjoy competitive interest rates so they can meet debt repayments better and run a more sustainable business.

- Include MSMEs in key sectors in the eligibility criteria of credit guarantee corporations and increase the number of MFIs in credit guarantee corporations' list of qualified institutions.
- Provide more grants for women to start business. This support would be most valuable for migrant women who may face more challenges than women who stayed in the country in raising finance due to their lack of familiarity with the lending requirements or existence of loans taken to fund their migration.

#### **5.1.8. Enhance financial literacy**

- Include entrepreneurship principles in school curriculum as early as primary level to inculcate business acumen and promote dissemination of financial knowledge at an early age. Curriculum should also teach girls how to overcome barriers they may face.
- Create awareness on importance of savings and pension among the younger generation particularly those in the age group of 15–24, highlighting gender-specific considerations such as differences in women's pay compared to men, lesser time they may spend working due to family commitments and the consequence of these factors on their pension.
- Provide financial literacy training for migrants prior to and post migration. Training them prior to migrating will enable them to safeguard their overseas earnings and put it towards wealth creation such as investing back in Cambodia. Continuing the training after they return will enable them to find better-paying jobs, settle debts, increase savings and use earnings to set up business.

#### **5.1.9. Better digital connectivity**

- Build migrant women's capacity to use digital devices even before they migrate by having trainings in villages and other areas with potential migrant communities. Such courses should also include basic language courses to enable trainees to better appreciate features on digital devices.
- Create a digital culture by encouraging communication with migrant workers through digital devices. Advertise training courses on Telegram, Facebook, WhatsApp or other digital platforms.
- Include ICT trainings as part of pre-migration and post-migration briefings. The pre-departure training will enable them to acquire skills in staying connected, managing remittances online to reduce transaction costs and acquiring new skills while abroad using their devices. Once home, digital courses can harness further skills they acquired abroad, enable them to secure better jobs, allow them to network or launch online businesses.
- Secure migrant women's rights including those of informal workers to use communication devices while abroad by including this as a work condition.

- Consult migrant women's views in the development of digital features such as complaint recording channels (for example, apps on smartphones for seeking help in cases of abuse) by involving migrant women in focus group discussions.
- Improve digital connectivity bandwidth in rural areas and other challenging areas where women could potentially be working such as plantations including on boats in the sea.
- Encourage a policy of providing mobile phones and connectivity as part of their perks to migrant women by their employers while abroad.
- Tighten data protection measures, particularly for migrant women while they are abroad to ensure their safety and their assets.
- Create one-stop service centres, apps and e-cards to accompany these management databases to enable migrant workers in checking their personal profiles, file documents, and access services online (ILO, 2018b).

Given the poor digital connectivity and literacy among migrant women in Cambodia, the above recommendations will have to be tailored in accordance with their willingness to receive training and structured in a way that will encourage their participation. Content provided in trainings must be comprehensible and the women may also need to be incentivized to attend capacity-building sessions. Incentives may include receipt of freebies such as free or subsidized mobile data in partnership with mobile companies who want to serve the migrant market or award of loyalty points through mobile phones to be redeemed on basic needs.

## 5.2. Areas for further research

The literature review identified various gaps in the information on migrant women. The information missing include their profile prior to migration, their skills while working abroad, their credit history and their economic and psychosocial development once they return. Intervention measures put in place also do not focus on migrant women. There is also no effective reintegration plan not just for migrant women but for migrants as a whole. In a post-COVID-19 environment, the key sectors that are expected to provide jobs or business opportunities for migrant women include agriculture, food, light manufacturing and real estate. Poor education and financial literacy rates, lack of marketable skills, weak business acumen, difficulties in accessing capital and modest digital connectivity have hampered migrant women's efforts to secure jobs or succeed in business. To support the economic empowerment of migrant women within a sustainable reintegration path, the following additional research would be useful:

- How existing return interventions can be redesigned to take into account the new normal and emerging key economic drivers in a post-COVID-19 environment;

- 
- Human resource requirements of existing surviving businesses or new business entrants in the economy as a result of digitalization and COVID-19;
  - Assessing the interconnectivity and cross functionalities between MOLVT and other government entities such as MOWA in delivering migrant women empowerment agenda;
  - Type of grants and incentives available for migrant women to start business;
  - Role of the Credit Bureau of Cambodia in improving access to financing for women through acknowledgement of their credit history;
  - Methodology and parameter for the creation of a credit score for migrant women;
  - TVET skills required in a post-COVID-19 environment in Cambodia for migrant women;
  - Portability of social protection schemes across countries that migrant women work in;
  - Benefits of crowdfunding for the MSME sector;
  - Availability of funding products for MSMEs and women entrepreneurs through digital banking platforms.





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